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Socio-economic Series 05-006

2001 CENSUS HOUSING SERIES: ISSUE 9

THE HOUSING CONDITIONS OF CANADA'S SENIORS

INTRODUCTION

This ninth Highlight of CMHC's 2001 Census Housing Series examines the housing conditions of Canada's seniors, defined as those aged 65 and over, along with changes between 1996 and 2001. First, the senior population is profiled, and then senior households and their housing conditions are examined in greater detail.

In terms of sheer numbers, the majority (60.4 %) of seniors lived in Canada's largest cities (Census Metropolitan Areas – CMAs).² However, as a proportion of the total population, seniors are more prevalent outside of highly urbanized centres. In 2001, seniors accounted for 12.2 % of the population in CMAs, compared to 14.4 % outside of CMAs (see *Figure 1*). Among CMAs, Victoria had the highest proportion of seniors, almost twice the share of Calgary.

A PROFILE OF THE SENIOR POPULATION

In 2001, there were 3.9 million seniors in Canada, accounting for 13.0 % of the population, up from 12.2 % in 1996 (see *Table 1*). The number of seniors increased by 370,000 people, or 10.8 %, a growth rate three times that of non-seniors. The number of seniors aged 75 or more grew by 19.8 %, the fastest growth rate of any age group. This group is forecast to continue to experience the fastest growth in the country.¹

¹ See Statistics Canada's Internet report *Profile of the Canadian population by age and sex: Canada ages*, Cat. no. 96F0030XIE2001002
http://www12.statcan.ca/english/census01/Products/Analytic/companion/age/canada.cfm#fastest_population_growth.

² Census Metropolitan Areas (CMAs) consist of one or more adjacent municipalities situated around a major urban core with a population of at least 100,000.

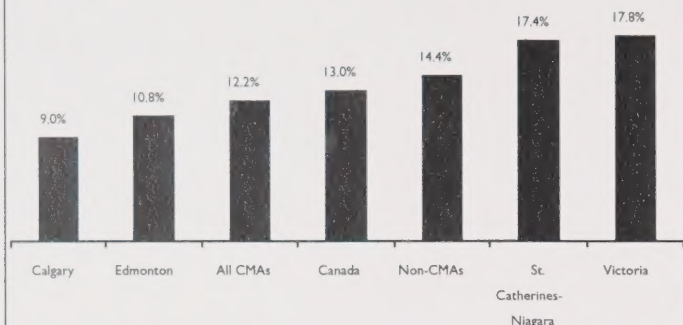
Table 1: Population by Age – Canada, 1996-2001

| | Total Population | | 1996 | | Population in | | Total Population | | 2001 | | Population in | |
|-------------|------------------|-------|---------|-------|--------------------|-----------|------------------|-------|------------------------------------|-----------|----------------------------------|-----------|
| | (000's) | % | (000's) | % | Private Households | (000's) % | (000's) | % | Population in Collective Dwellings | (000's) % | Population in Private Households | (000's) % |
| Total | 28,840 | 100.0 | 449 | 100.0 | 28,391 | 100.0 | 30,002 | 100.0 | 480 | 100.0 | 29,522 | 100.0 |
| Seniors | | | | | | | | | | | | |
| Age 65+ | 3,518 | 12.2 | 266 | 59.2 | 3,252 | 11.5 | 3,890 | 13.0 | 287 | 59.8 | 3,603 | 12.2 |
| Age 75+ | 1,457 | 5.1 | 217 | 48.3 | 1,240 | 4.4 | 1,746 | 5.8 | 240 | 50.0 | 1,506 | 5.1 |
| Non-Seniors | 25,321 | 87.8 | 183 | 40.8 | 25,138 | 88.5 | 26,111 | 87.0 | 192 | 40.0 | 25,919 | 87.8 |

Numbers have been rounded to the nearest thousand. Numbers may not add due to rounding.

Source: Statistics Canada: Census of Canada

Figure 1: Seniors (Aged 65+) as a Proportion of Total Population, 2001



Source: CMHC (census-based housing indicators and data)

However, seniors are particularly prevalent in certain smaller urban centres (Census Agglomerations – CAs).³ On average, 14.4 % of people in CAs are seniors, but this average masks wide variations. For example, in Parksville, British Columbia, over 31 % of the population were aged 65+, while in Elliot Lake, Ontario, one in four people were seniors. These two centres are well known retirement destinations. At the other extreme, seniors accounted for only 2 % of Wood Buffalo in Alberta, and Yellowknife in the Northwest Territories.

7 % of all seniors live in collective dwellings

Individuals who make up the population can be grouped into distinct households based on their place of occupancy.⁴ While the majority of Canadians live in private households, seniors account for a disproportionate share of those in collective dwellings.⁵ This is not surprising, given that collective dwellings include residences for senior citizens, nursing homes and health care facilities. Almost 60 % of people in collective dwellings in 2001 were seniors, with most of these aged 75 or greater. In 2001, 7 % of all seniors lived in collective dwellings, the same percentage as in 1996. The share of non-seniors living in collective dwellings was much lower (0.7 %), and was also unchanged from 1996. The proportion of seniors aged 75+ in collective dwellings dropped from 14 % in 1996 to 13 % in 2001.

³ Census Agglomerations (CAs) consist of one or more adjacent municipalities situated around a major urban core with a population of at least 10,000. In those areas outside of CAs - communities with fewer than 10,000 people and rural areas - seniors accounted for 14.3 % of the population, almost the same proportion as in CAs.

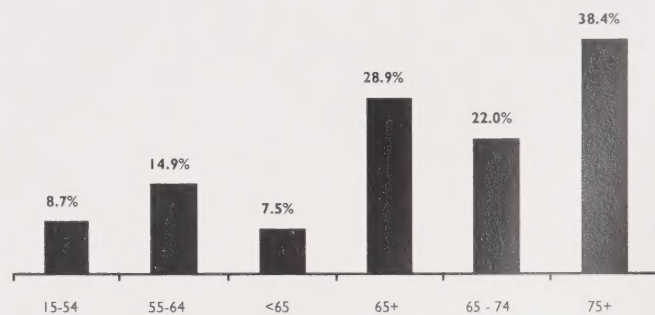
⁴ A household is a "person or group of persons" who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada. Individuals who make up the population can be grouped into distinct households based on their place of occupancy. In this Highlight, "senior households" refers to households with primary maintainers aged 65 or older. The primary household maintainer is the first person identified by Census respondents as being responsible for household payments. This will normally be the person who contributes the greatest amount toward the payment for shelter expenses.

⁵ Statistics Canada's definition of collective dwellings includes residences for senior citizens, health care and related institutions, correctional and penal institutions, shelters, religious establishments, and others. The definition of collective dwelling is a "household occupying a collective dwelling and not having a usual place of residence elsewhere in Canada". Statistics Canada, 2001 Census Dictionary, cat.no.92-378-XIE.

Over a quarter of seniors live alone

While the majority of seniors (58.5 %) lived with a spouse or with a common-law partner, 28.9 % lived alone, and among seniors aged 75+, 38.4 % lived by themselves (see Table 2). In contrast, only 7.5 % of non-seniors lived alone. Even among non-seniors, the likelihood of living alone increases with age, with the proportion of those aged 55-64 living alone (14.9 %) significantly higher than the proportion of those under the age of 55 (8.7 %) (see Figure 2).

Figure 2: Proportion of Population Living Alone by Age - Canada, 2001



Source: CMHC (census-based housing indicators and data)

Table 2: Living Arrangements of Population in Private Households – Canada, 2001

| | 65+ | | Seniors 65 - 74 | | 75+ | | Non-Seniors | | Total | |
|--------------------------------|-----------|-------|--------------------|-------|-----------|-------|-------------|-------|------------|-------|
| | # | % | # | % | # | % | # | % | # | % |
| All Households | 3,603,200 | 100.0 | 2,096,700 | 100.0 | 1,506,500 | 100.0 | 25,919,100 | 100.0 | 29,522,300 | 100.0 |
| Non-Family Households | 1,130,300 | 31.4 | 511,900 | 24.4 | 618,400 | 41.0 | 2,805,400 | 10.8 | 3,935,600 | 13.3 |
| Living with relatives | 40,200 | 1.1 | 19,800 | 0.9 | 20,400 | 1.4 | 182,200 | 0.7 | 222,400 | 0.8 |
| Living with non-relatives only | 50,000 | 1.4 | 31,000 | 1.5 | 19,000 | 1.3 | 686,300 | 2.6 | 736,400 | 2.5 |
| Living alone | 1,040,000 | 28.9 | 461,200 | 22.0 | 578,900 | 38.4 | 1,936,900 | 7.5 | 2,976,900 | 10.1 |
| Family Households | 2,472,900 | 68.6 | 1,584,800 | 75.6 | 888,100 | 59.0 | 23,113,800 | 89.2 | 25,586,700 | 86.7 |
| Spouses / common law | 2,106,100 | 58.5 | 1,419,600 | 67.7 | 686,500 | 45.6 | 12,013,600 | 46.4 | 14,119,700 | 47.8 |
| Lone-parents | 195,800 | 5.4 | 92,300 | 4.4 | 103,500 | 6.9 | 1,115,400 | 4.3 | 1,311,200 | 4.4 |
| Offspring living with parents* | 5,200 | 0.1 | 4,900 | 0.2 | 300 | 0.0 | 9,577,400 | 37.0 | 9,582,600 | 32.5 |
| Non-family persons** | 573,200 | 15.9 | 38,100 | 1.8 | 93,200 | 6.2 | 407,300 | 1.6 | 573,200 | 1.9 |

Note: Includes population living in private households

*Offspring living with parents are persons (of any age) living with one or both parents.

**Non-family persons are people living in households that contain at least one census family, but who themselves are not members of the resident census family.

Numbers have been rounded to the nearest hundred. Numbers may not add due to rounding.

Source: CMHC (census-based housing indicators and data)

Almost two-thirds of seniors aged 75+ have disabilities

In 2001, 49.7 % of seniors reported disabilities⁶ (see Table 3). Not surprisingly, the proportion of seniors with disabilities was significantly higher among those 75 years and over (63.7 %) than those aged 65 to 74 (39.6 %). In contrast, only 11.2 % of non-seniors reported disabilities. People with disabilities may require housing with special features or adaptations, and this can impact their housing options in terms of availability and cost.

A PROFILE OF SENIOR HOUSEHOLDS AND THEIR HOUSING CONDITIONS

While the previous section examined seniors as a proportion of the total population, housing conditions are experienced at the household level. The following section concentrates on senior households and their housing conditions.

Table 3: Disability Status of Population in Private Households⁷, 2001

| | 65+ | | Seniors 65 - 74 | | 75+ | | Non-Seniors | | Total | |
|-----------------------------------|-----------|-------|--------------------|-------|-----------|-------|-------------|-------|------------|-------|
| | # | % | # | % | # | % | # | % | # | % |
| Total Population | 3,602,200 | 100.0 | 2,096,100 | 100.0 | 1,506,100 | 100.0 | 25,854,400 | 100.0 | 29,456,600 | 100.0 |
| Population Reporting Disabilities | 1,789,500 | 49.7 | 830,000 | 39.6 | 959,400 | 63.7 | 2,896,300 | 11.2 | 4,685,800 | 15.9 |

Includes the population living in private households with incomes greater than zero.

Numbers have been rounded to the nearest hundred. Numbers may not add due to rounding.

Source: CMHC (census-based housing indicators and data)

⁶ Disability status is based on responses to questions in the census relating to difficulty hearing, seeing, communicating, walking, climbing stairs, bending, learning or doing similar activities, or having a condition that inhibited activities at home or elsewhere. Statistics Canada, 2001 Census Dictionary, cat.no.92-378-XIE.

⁷ The household count in Table 3 excludes households with an income of zero or less, so totals may not match those in Table 1 or 2.

Senior households on the rise

In 2001, senior households accounted for 20.8 % of the 11.6 million private households⁸ in Canada, and just under half of these senior households had a maintainer aged 75+ (see Table 4). Between 1996 and 2001, the number of senior households rose by 10.9 %, twice the rate of growth among non-senior households. Households with a maintainer aged 75+ were the driver behind this growth, increasing by 21.6 %.

While many (46.6 %) senior households consisted of a couple (with or without children), this household type was far more common among non-seniors (61.7 %) (see Table 5). In contrast, 43.2 % of senior households were seniors living alone, compared to 21.2 % of non-senior households. Almost a third of all senior households were lone females, and among seniors aged 75+, over 40 % of households were lone females, a reflection of the greater life expectancy of women relative to men⁹.

Table 4: Households in Canada by Age of Primary Maintainer - Canada, 1996 - 2001

| | 1996 | | 2001 | | Change 1996 - 2001 |
|---------------|------------|--------|------------|--------|--------------------|
| | # | % | # | % | % |
| Total | 10,820,000 | 100.0% | 11,563,000 | 100.0% | 6.9% |
| Senior - 65+ | 2,170,100 | 20.1% | 2,406,800 | 20.8% | 10.9% |
| 65 - 74 years | 1,280,600 | 11.8% | 1,324,900 | 11.5% | 3.5% |
| 75+ | 889,500 | 8.2% | 1,081,900 | 9.4% | 21.6% |
| Non-Senior | 8,649,900 | 79.9% | 9,156,200 | 79.2% | 5.9% |

Numbers have been rounded to the nearest hundred. Numbers may not add due to rounding.

Source: CMHC (census-based housing indicators and data)

Table 5: Households by Household Type, Dwelling Type, and Tenure - Canada, 2001

| | 65+ | | Seniors 65 - 74 | | 75+ | | Non-Seniors | | Total | |
|------------------------------------|-----------|-------|--------------------|-------|-----------|-------|-------------|-------|------------|-------|
| | # | % | # | % | # | % | # | % | # | % |
| All households | 2,406,800 | 100.0 | 1,324,900 | 100.0 | 1,081,900 | 100.0 | 9,156,200 | 100.0 | 11,563,000 | 100.0 |
| Household type | | | | | | | | | | |
| Couples (with or without children) | 1,121,900 | 46.6 | 732,000 | 55.3 | 389,900 | 36.0 | 5,645,900 | 61.7 | 6,767,800 | 58.5 |
| Lone parents | 165,800 | 6.9 | 82,000 | 6.2 | 83,800 | 7.7 | 1,018,400 | 11.1 | 1,184,200 | 10.2 |
| Males | 30,700 | 1.3 | 15,600 | 1.2 | 15,100 | 1.4 | 185,200 | 2.0 | 215,900 | 1.9 |
| Females | 135,100 | 5.6 | 66,400 | 5.0 | 68,700 | 6.4 | 833,200 | 9.1 | 968,300 | 8.4 |
| Living alone | 1,040,000 | 43.2 | 461,200 | 34.8 | 578,900 | 53.5 | 1,936,900 | 21.2 | 2,976,900 | 25.7 |
| Males | 266,800 | 11.1 | 141,200 | 10.7 | 125,600 | 11.6 | 1,039,600 | 11.4 | 1,306,400 | 11.3 |
| Females | 773,200 | 32.1 | 320,000 | 24.2 | 453,200 | 41.9 | 897,200 | 9.8 | 1,670,400 | 14.4 |
| Other household types | 79,100 | 3.3 | 49,700 | 3.8 | 29,300 | 2.7 | 555,100 | 6.1 | 634,100 | 5.5 |
| Dwelling Type | | | | | | | | | | |
| Singles | 1,382,800 | 57.5 | 814,600 | 61.5 | 568,200 | 52.5 | 5,252,300 | 57.4 | 6,635,100 | 57.4 |
| Apartments | 746,300 | 31.0 | 346,400 | 26.1 | 399,900 | 37.0 | 2,386,800 | 26.1 | 3,133,100 | 27.1 |
| Other multiples* | 246,300 | 10.2 | 144,100 | 10.9 | 102,200 | 9.4 | 1,392,200 | 15.2 | 1,638,500 | 14.2 |
| Movable dwellings | 31,500 | 1.3 | 19,900 | 1.5 | 11,600 | 1.1 | 124,900 | 1.4 | 156,400 | 1.4 |
| Tenure | | | | | | | | | | |
| Owner | 1,713,000 | 71.2 | 997,000 | 75.3 | 716,000 | 66.2 | 5,897,300 | 64.4 | 7,610,400 | 65.8 |
| Non-condominium | 1,502,000 | 62.4 | 890,700 | 67.2 | 611,200 | 56.5 | 5,437,900 | 59.4 | 6,939,900 | 60.0 |
| Condominium | 211,100 | 8.8 | 106,300 | 8.0 | 104,800 | 9.7 | 459,500 | 5.0 | 670,500 | 5.8 |
| Renter | 688,700 | 28.6 | 324,600 | 24.5 | 364,100 | 33.7 | 3,218,500 | 35.2 | 3,907,200 | 33.8 |
| Band housing | 5,000 | 0.2 | 3,300 | 0.2 | 1,700 | 0.2 | 40,400 | 0.4 | 45,400 | 0.4 |

Note: Includes Private Households

*Other multiples include detached duplexes, other single-attached houses, row houses and semi-detached dwellings.

Numbers have been rounded to the nearest hundred. Numbers may not add due to rounding.

Source: CMHC (census-based housing indicators and data)

⁸ As noted in Table 1, private households excludes those living in collective dwellings.

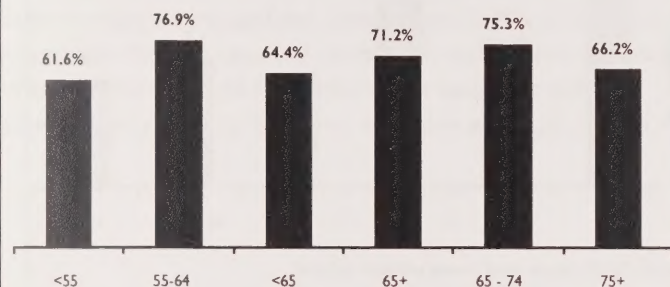
⁹ Life expectancy at birth in 2002 was 77.2 for men and 82.1 for women (Statistics Canada- Monday Sept. 27, 2004 *The Daily*)

More than half of the 75+ senior households live in single detached homes

A nearly identical share of senior (57.5 %) and non-senior households (57.4 %) lived in single detached houses, although among senior households with a maintainer aged 75+, the proportion falls to 52.5 % as apartments become more common. Almost a third (31.0 %) of all senior households and 37.0 % of senior households with a maintainer aged 75+ lived in apartments, compared to 26.1 % of non-senior households.

Over three-quarters of senior households with a maintainer aged 65-74 own a home, but the home ownership rate falls to just over two-thirds among households with a maintainer aged 75+ (see Figure 3). As the majority of apartments are rentals¹⁰, the shift to apartments among 75+ senior households accounts for their lower ownership rates relative to younger seniors.

Figure 3: Ownership Rate by Age of Household Maintainer - Canada, 2001



Source: CMHC (census-based housing indicators and data)

Nearly 9 % of senior households live in condominiums

Apartments also account for almost 60 % of all condominiums, so the shift to apartments by senior households as they age translates into higher rates of condominium (condo) ownership. In 2001, 8.8 % of all senior households and 9.7 % of 75+ senior households lived in an owner-occupied condo, compared to 5.0 % of non-senior households.¹¹

ASSESSING HOUSING CONDITIONS

In this Highlight, the term “acceptable housing” refers to housing that is in adequate physical condition, of suitable size, and affordable.

- **Adequate** dwellings are those reported by their residents as not requiring any major repairs.

¹⁰ In 2001, 80.1 % of all apartments in Canada were rented.

¹¹ As a proportion of owned accommodation, condominiums account for 12.4 % of senior households and 14.6 % of senior households with a maintainer aged 75+ in 2001, compared to 7.8 % of non-senior households. The market share of owner-occupied condos has been growing steadily over the last two decades (see p. 23 of CMHC's 2004 *Canadian Housing Observer* for additional details).

- **Suitable** dwellings have enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.¹²
- **Affordable** dwellings cost less than 30 % of before-tax household income.¹³

A household is said to be in core housing need if its housing falls below at least one of the adequacy, suitability, or affordability standards and it would have to spend 30 % of more of its before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three standards).

Housing conditions cannot be assessed for certain households. For example, some households report shelter costs that exceed their income, or incomes of zero or less. Since CMHC regards the housing conditions for these households as uninterpretable, they were excluded from the assessment of housing conditions in this Highlight¹⁴ (see Appendix Table 1 for a summary of the characteristics of senior households that are assessed for core housing need).

Over one in four senior households live in housing below standards

In 2001, 28.7 % of senior households lived in housing which did not meet one or more of the three housing standards, compared to 30.4 % of non-senior households (see Table 6 for national statistics and Appendix Table 2 for a detailed geographic breakdown). However, 21.1 % of senior households were in core housing need, a significantly higher proportion relative to the 14.4 % of non-senior households in need. This means that while senior households are less likely to fall below standards than non-senior households, those that do are more likely to lack sufficient income to afford alternate acceptable housing, and therefore more likely to fall into core housing need: 73.4 % of senior households living below standards are in core housing need, compared to 47.4 % of non-senior households.

¹² According to the National Occupancy Standard (see *Core Housing Need in Canada*, CMHC, 1991, p. 4) enough bedrooms means one bedroom for each cohabitating adult couple; unattached household member 18 years of age and over; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite sex siblings under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (i.e. a unit with no bedroom).

¹³ Shelter costs include the following:

- for renters, rent and any payments for electricity, fuel, water and other municipal services; and
- for owners, mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

Costs associated with maintenance and repairs are not considered part of shelter costs.

¹⁴ Shelter costs are not collected by the Census for farm households, since carrying costs for farm residences are not always separable from expenses related to other farm structures, or for reserve households, whose housing costs are paid through band housing arrangements. Of the 11.6 million households identified in the 2001 Census, 10.8 million were non-farm, non-reserve households with interpretable shelter cost-to-income ratios (STIRs). This Highlight examines the housing conditions of these 10.8 million households.

Table 6: Number of Households and Percent of Households Below Standards, and Percent of Households in Core Housing Need, by Age of Primary Maintainer – Canada, 2001

| | All Households | | | Percentage of Households Below Standards | | | Percentage of Households in Core Housing Need | | |
|-----------------------|----------------|-----------|-----------|--|---------|----------|---|---------|----------|
| | Total # | Owner # | Renter # | Total % | Owner % | Renter % | Total % | Owner % | Renter % |
| Total Households | 10,805,600 | 7,229,700 | 3,576,000 | 30.1 | 22.0 | 46.3 | 15.8 | 8.6 | 30.4 |
| Senior Households | 2,332,000 | 1,658,600 | 673,500 | 28.7 | 18.9 | 53.0 | 21.1 | 12.2 | 43.0 |
| Non-Senior Households | 8,473,600 | 5,571,100 | 2,902,500 | 30.4 | 23.0 | 44.8 | 14.4 | 7.6 | 27.5 |

Note: Includes private non-farm, non-band, non-reserve households with incomes greater than zero and shelter cost-to-income ratios less than 100 %.

Numbers have been rounded to the nearest hundred. Numbers may not add due to rounding.

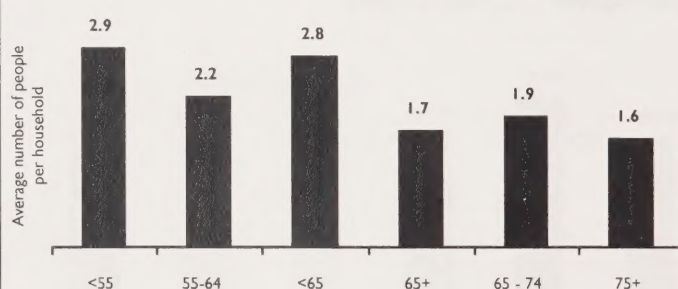
Source: CMHC (census-based housing indicators and data)

The adequacy, suitability, and affordability of the housing occupied by seniors

For senior households, as for all Canadian households, finding and paying for affordable housing is a greater challenge than obtaining suitable or adequate housing¹⁵. Senior households who own their home, however, are more susceptible to falling into core housing need and living below the adequacy standard (housing in need of repair) than non-senior households (see Table 7).

On the other hand, senior households were far less likely to live in crowded housing. Senior households tend to be smaller, and therefore less crowded, than non-senior households. In 2001, the average household size of a senior household was 1.7 people, compared to 2.8 people in a non-senior household (see Figure 4). Seniors are more likely to live alone than non-seniors, and by definition, a one-person household cannot be crowded.

Figure 4: Average Household Size by Age of Primary Maintainer - Canada, 2001



Source: CMHC (census-based housing indicators and data)

Table 7: Percentage of Households Below Housing Standards, 2001

| | | Below Affordability Standard* | | Below Adequacy Standard* | | Below Suitability Standard* | |
|-----------------------|--------|-------------------------------|-------------------------------------|--------------------------|-------------------------------------|-----------------------------|-------------------------------------|
| | | Total Households (%) | Households in Core Housing Need (%) | Total Households (%) | Households in Core Housing Need (%) | Total Households (%) | Households in Core Housing Need (%) |
| Total Households | Total | 20.2% | 14.4% | 7.8% | 2.6% | 6.1% | 1.5% |
| | Owner | 13.4% | 7.4% | 7.1% | 1.9% | 3.7% | 0.4% |
| | Renter | 33.8% | 28.5% | 9.2% | 3.9% | 10.8% | 3.8% |
| Senior Households | Total | 22.3% | 18.8% | 6.4% | 3.3% | 1.8% | 0.4% |
| | Owner | 11.8% | 9.4% | 7.1% | 3.5% | 1.3% | 0.2% |
| | Renter | 48.3% | 41.8% | 4.8% | 2.9% | 3.1% | 0.9% |
| Non-Senior Households | Total | 19.6% | 13.1% | 8.2% | 2.4% | 7.2% | 1.8% |
| | Owner | 13.9% | 6.7% | 7.2% | 1.5% | 4.4% | 0.5% |
| | Renter | 30.4% | 25.4% | 10.2% | 4.1% | 12.7% | 4.4% |

*Alone or in combination with other standards

Source: CMHC (census-based housing indicators and data)

¹⁵ See CMHC's 2001 Census Housing Series: Issue 3 – The Adequacy, Suitability and Affordability of Canadian Housing for a more detailed analysis.

INCOME AND SHELTER COSTS

Over nine out of ten senior households have a primary maintainer who is no longer in the labour force¹⁶, so it is not surprising that senior households significantly lag non-senior households in total household income. Senior households reported an average annual income of \$41,009 in 2001, 38.3 % below the average for non-senior households (see *Table 8*, and *Appendix Tables 3* and *4* for detailed geographic breakdowns). However, this was offset by shelter costs that were 41.2 % below the average for non-seniors. As a result, the average shelter cost-to-income ratio (STIR) for senior households (21.0 %) was marginally lower than the average for non-senior households.

However, this slight difference masks considerable variation between owners and renters. Among owner households, the average STIR for seniors (16.4 %) was 2.0 percentage points less than the non-senior average (18.4 %), while among renter households the average STIR for seniors (32.3 %) was 5.0 percentage points higher than the non-senior average (27.3 %). Much of this difference in STIRs stems from the fact that 89.1 % of senior households own their home outright (mortgage-free), compared to 57.0 % of non-senior households. For mortgage-free households, shelter costs consist of only property taxes and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

Senior households are more likely to fall into core housing need than non-senior households, but those that fall into core housing need do not spend as high a proportion of their income on shelter. In 2001, senior households in core housing need reported an average income of \$17,395, eight per cent less than non-senior households in core housing need, but their shelter costs were 15.7 % below those of non-senior households, resulting in a STIR of 42.7 % among senior households, compared to 48.9 % among non-senior households.¹⁷

Increasing incomes lead to improving conditions for some households

Between 1996 and 2001, the average incomes reported by senior households rose 16.6 %, only slightly more than the 16.0 % increase in their shelter costs (see *Table 9*). In contrast, average income among non-seniors increased 20.6 % over the same period, significantly more than their 10.7 % increase in shelter costs. This difference between seniors and non-seniors arose because improvements in the Canadian economy in the latter half of the 1990s benefited the income growth¹⁸ of mainly those in the labour force (i.e. non-seniors).

Table 8: Average Household Income, Shelter Costs, and Shelter Cost-to-Income Ratio (STIR) – Canada, 2001

| | Average Annual Income* | | | Average Monthly Shelter Costs | | | Average Shelter Cost-to-Income Ratio (STIR) | | |
|--|------------------------|-------------|--------------|-------------------------------|-------------|--------------|---|------------|-------------|
| | Total \$ | Owner \$ | Renter \$ | Total \$ | Owner \$ | Renter \$ | Total % | Owner % | Renter % |
| All Households | | | | | | | | | |
| Total Households | 60,976 | 71,946 | 38,797 | 764 | 820 | 649 | 21.3 | 17.9 | 28.2 |
| Senior | 41,009 | 46,700 | 26,993 | 493 | 455 | 586 | 21.0 | 16.4 | 32.3 |
| Non-Senior | 66,471 | 79,462 | 41,536 | 839 | 929 | 663 | 21.4 | 18.4 | 27.3 |
| Households in Core Housing Need | | | | | | | | | |
| Total Households | 18,467 | 21,533 | 16,711 | 677 | 789 | 613 | 47.1 | 45.9 | 47.9 |
| Senior | 17,395 | 18,866 | 16,370 | 598 | 604 | 595 | 42.7 | 39.8 | 44.8 |
| Non-Senior | 18,900 | 22,812 | 16,835 | 709 | 877 | 620 | 48.9 | 48.9 | 49.0 |

Note: Includes private non-farm, non-band, non-reserve households with incomes greater than zero and shelter cost-to-income ratios less than 100 %.

* Income data collected by the Census of Canada refer to the calendar year preceding the census.

Source: CMHC (census-based housing indicators and data)

¹⁶ The age of 65 is typically the retirement threshold for most Canadians. In 2001, 91.5 % of senior households had a primary maintainer who was not in the labour force, compared to only 15.7 % of non-senior households.

¹⁷ Senior households are more likely than non-senior households to be smaller in size and living in owned accommodation that is mortgage-free, contributing to lower shelter costs.

¹⁸ See CMHC's *2001 Census Housing Series: Issue 1 – Affordability Improves* for a more detailed analysis.

Table 9: Change in Average Household Income and Shelter Costs - Canada, 1996 - 2001

| | % Change in Average Income, 1995 - 2000* | | | % Change in Average Shelter Costs, 1996 - 2001 | | |
|---------------------------------|--|-------|--------|--|-------|--------|
| | Total | Owner | Renter | Total | Owner | Renter |
| All Households | | | | | | |
| Total Households | 19.7% | 18.7% | 16.9% | 11.0% | 11.1% | 9.4% |
| Senior | 16.6% | 15.9% | 12.5% | 16.0% | 20.4% | 11.0% |
| Non-Senior | 20.6% | 19.6% | 17.7% | 10.7% | 10.5% | 9.0% |
| Households in Core Housing Need | | | | | | |
| Total Households | 13.9% | 13.5% | 11.9% | 12.1% | 13.9% | 8.9% |
| Senior | 11.4% | 11.1% | 10.3% | 13.5% | 19.8% | 10.2% |
| Non-Senior | 15.2% | 15.4% | 12.5% | 12.7% | 14.2% | 9.0% |

* Income data collected by the Census of Canada refer to the calendar year preceding the census.

Source: CMHC (census-based housing indicators and data)

But the improvements are minimal among senior households

Changes in income and shelter costs translate into changes in core housing need. As incomes increase faster than shelter costs, affordability improves and the proportion of households in core housing need declines. The incidence of core housing need fell only marginally for senior households, from 21.3 % in 1996 to 21.1 % in 2001. Among senior households who owned their homes, because average shelter costs increased faster than average incomes, the proportion of households in core housing need increased by one percentage point. In contrast, among non-senior households, the incidence of core housing need declined for both owners and renters.

Table 10: Incidence of Core Housing Need - Canada, 1996-2001

| | Total | | Owner | | Renter | |
|------------------|----------|----------|----------|----------|----------|----------|
| | 1996 (%) | 2001 (%) | 1996 (%) | 2001 (%) | 1996 (%) | 2001 (%) |
| Total Households | 17.9 | 15.8 | 8.7 | 8.6 | 34.7 | 30.4 |
| Senior | 21.3 | 21.1 | 11.2 | 12.2 | 43.3 | 43.0 |
| Non-Senior | 17.0 | 14.4 | 8.0 | 7.6 | 32.8 | 27.5 |

Source: CMHC (census-based housing indicators and data)

CORE HOUSING NEED AND DISABILITIES

The housing challenges faced by those with disabilities¹⁹ can lead to higher incidences of core housing need. Among those households assessed for core housing need in 2001, over two out of every five (42.7 %) seniors reported that they experienced some sort of disability or limitation in conducting their daily activities, while a higher proportion (50.1 %) of seniors living in households in core housing need reported disabilities (see Table 11).²⁰

In 2001, 19.3 % of seniors with disabilities were living in households in core housing need, significantly more than the proportion of seniors not reporting a disability (14.4 %).²¹ While seniors are far more likely than non-seniors to have disabilities, non-seniors with disabilities are more likely to live in a household in core housing need (20.6 %) (derived from Table 11).

SUMMARY

In 2001, seniors accounted for 13.0 % of the population, and over one-fifth of all households in Canada had a senior as the primary maintainer. Between 1996 and 2001, the number of seniors and senior households increased far faster than their non-senior counterparts. While the majority of seniors lived in Canada's largest cities, non-seniors are more likely than seniors to live in CMAs.

Senior households reported, on average, lower incomes and shelter costs relative to non-senior households, and they were more likely to experience core housing need. Between 1996 and 2001, incomes grew faster than shelter costs, contributing to a general decline in the incidence of core housing need, but senior households did not share in these improvements to the same degree as non-senior households. In fact, senior households who owned their homes experienced an increase in the incidence of core housing need. To the degree that seniors continue to be the fastest growing age group, barring economic improvements unique to seniors, the growing senior population may continue to put upward pressure on the number of Canadian households in core housing need.

Seniors, particularly those aged 75+, are far more likely to have disabilities than non-seniors. People with disabilities face unique housing challenges, and seniors with disabilities are also more likely to live in households in core housing need than seniors with no disabilities.

¹⁹ See footnote 6 for a definition of disabilities.

²⁰ Examining seniors and disabilities requires a population-based analysis (as in Table 3), since individuals, not households, experience disabilities (i.e. there is not a "household with disabilities"). Therefore, this section examines the population with disabilities living in households in core housing need. Since core housing need cannot be assessed for all households (see Assessing Housing Conditions), the numbers in Table 11 will differ from those in Table 3.

²¹ "Population not reporting disabilities" includes those who did not respond to the question.

Table 11: Population in Private Households, by Disability and Core Housing Need Status - Canada, 2001

| | 65+ | | Seniors 65 - 74 | | 75+ | | Non-Seniors | | Total | |
|---|-----------|--------|--------------------|--------|-----------|--------|-------------|--------|------------|--------|
| | # | % | # | % | # | % | # | % | # | % |
| All Households Assessed for Core Housing Need* | | | | | | | | | | |
| Total Population | 3,494,800 | 100.0% | 2,023,300 | 100.0% | 1,471,500 | 100.0% | 24,201,500 | 100.0% | 27,696,200 | 100.0% |
| Population Reporting Disabilities | 1,492,800 | 42.7% | 659,300 | 32.6% | 833,500 | 56.6% | 1,730,400 | 7.1% | 3,223,200 | 11.6% |
| Population Not Reporting Disabilities | 2,002,000 | 57.3% | 1,364,000 | 67.4% | 638,000 | 43.4% | 22,471,000 | 92.8% | 24,473,000 | 88.4% |
| Households in Core Housing Need | | | | | | | | | | |
| Total Population | 575,600 | 100.0% | 289,000 | 100.0% | 286,600 | 100.0% | 2,855,600 | 100.0% | 3,431,300 | 100.0% |
| Population Reporting Disabilities | 288,200 | 50.1% | 114,200 | 39.5% | 174,000 | 60.7% | 356,200 | 12.5% | 644,400 | 18.8% |
| Population Not Reporting Disabilities | 287,400 | 49.9% | 174,800 | 60.5% | 112,600 | 39.3% | 2,499,400 | 87.5% | 2,786,900 | 81.2% |

* Not all households can be assessed for core housing, so the "All Households" figures in Table 11 differ from those in Table 3 in this Highlight.

Includes private non-farm, non-band, non-reserve households with incomes greater than zero and shelter cost-to-income ratios less than 100 %.

Numbers have been rounded to the nearest hundred. Numbers may not add due to rounding.

Source: CMHC (census-based housing indicators and data)

DEFINITIONS

Households refer to all private households. People living in collective dwellings are excluded by definition (see Statistics Canada, 2001 *Census Dictionary*, Cat. no. 92-378-XIE, pages 190-193).

When discussing core housing need, household data exclude farm, band, and reserve households (for which shelter costs are not collected by the census); households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes.

Average shelter cost-to-income ratios (STIRs) exclude households with zero shelter costs. For renters, shelter costs include rent and any payments for electricity, fuel, water, and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water, and other municipal services. Income data collected by the Census of Canada refer to the calendar year preceding the census, while shelter cost data give expenses for the current year. Shelter-cost-to-income ratios are computed directly from these data, that is, by comparing current shelter costs to incomes from the previous year.

Canadian households are considered to be in **core housing need** if they do not live in and could not access acceptable housing.

The term "**acceptable housing**" refers to housing that is affordable, in adequate condition, and of suitable size.

- Adequate dwellings are those reported by their residents as not requiring any major repairs.
- Suitable dwellings are not crowded, meaning that they have enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.
- Affordable dwellings cost less than 30 % of before-tax household income.

According to the National Occupancy Standard (see *Core Housing Need in Canada*, CMHC, 1991, p. 4) enough bedrooms means one bedroom for each cohabitating adult couple; unattached household member 18 years of age and over; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite sex siblings under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (i.e. a unit with no bedroom).

Appendix Table 1: Household Characteristics and Distribution of Households by Age of Primary Maintainer - Canada, 2001

| | All Households | | | | | |
|--|-------------------------|-----------|---------|-----------------------|-----------|-----------|
| | Senior Households (65+) | | | Non-Senior Households | | |
| | Total | Owner | Renter | Total | Owner | Renter |
| HOUSEHOLD CHARACTERISTICS: | | | | | | |
| Number of Households | 2,332,050 | 1,658,575 | 673,475 | 8,473,565 | 5,571,085 | 2,902,480 |
| Average Annual Household Income (\$) | 41,009 | 46,700 | 26,993 | 66,471 | 79,462 | 41,536 |
| Average Monthly Shelter Cost (\$) | 493 | 455 | 586 | 839 | 929 | 663 |
| Average STIR (%) | 21.0 | 16.0 | 32.0 | 21.4 | 18.5 | 27.6 |
| Average Value of Dwelling (\$) | 151,177 | 151,177 | n/a | 162,822 | 166,206 | n/a |
| DISTRIBUTION BY: | | | | | | |
| Tenure | | | | | | |
| Owners | 71.1% | 100.0% | n/a | 65.7% | 100.0% | n/a |
| With Mortgage | 10.5% | 14.7% | n/a | 43.8% | 66.6% | n/a |
| Without Mortgage | 60.6% | 85.3% | n/a | 22.0% | 33.4% | n/a |
| Rented | 28.9% | n/a | 100.0% | 34.3% | n/a | 100.0% |
| Household type | | | | | | |
| Family households | 54.7% | 64.9% | 29.4% | 75.8% | 86.0% | 56.4% |
| Couples | 46.5% | 56.0% | 23.3% | 63.0% | 75.7% | 38.6% |
| Lone parents | 6.9% | 7.4% | 5.6% | 10.9% | 7.9% | 16.7% |
| Multiple-family households | 1.3% | 1.6% | 0.5% | 1.9% | 2.3% | 1.1% |
| Non-family households | 45.3% | 35.1% | 70.6% | 24.2% | 14.0% | 43.6% |
| Aboriginal status | | | | | | |
| Non-native households | 98.9% | 99.0% | 98.6% | 96.8% | 97.6% | 95.2% |
| Native household | 1.1% | 1.0% | 1.4% | 3.2% | 2.4% | 4.8% |
| Status Indian households | 0.5% | 0.4% | 0.6% | 1.4% | 0.9% | 2.4% |
| Non-status Indian households | 0.2% | 0.2% | 0.2% | 0.6% | 0.5% | 0.9% |
| Metis households | 0.5% | 0.5% | 0.5% | 1.4% | 1.2% | 1.7% |
| Inuit households | 0.0% | 0.0% | 0.1% | 0.1% | 0.1% | 0.3% |
| Labour force status | | | | | | |
| Not in Labour Force | 91.5% | 90.3% | 94.5% | 14.3% | 12.4% | 17.9% |
| In labour force | 8.5% | 9.7% | 5.5% | 85.7% | 87.6% | 82.1% |
| Employed | 8.0% | 9.2% | 5.0% | 81.1% | 84.3% | 75.1% |
| Full-time | 4.1% | 4.8% | 2.6% | 71.4% | 75.3% | 64.0% |
| Part-time | 3.9% | 4.5% | 2.3% | 9.7% | 9.0% | 11.1% |
| Unemployed | 0.5% | 0.5% | 0.5% | 4.6% | 3.3% | 7.0% |
| Major source of household income | | | | | | |
| Paid employment | 11.7% | 13.6% | 7.0% | 80.4% | 83.2% | 75.1% |
| Self-employment | 1.2% | 1.5% | 0.6% | 4.9% | 5.5% | 3.8% |
| Income from government | 59.3% | 53.0% | 74.8% | 9.1% | 4.8% | 17.3% |
| Other income | 27.8% | 31.9% | 17.6% | 5.6% | 6.5% | 3.9% |
| Housing standards | | | | | | |
| Above housing standards | 71.3% | 81.1% | 47.0% | 69.6% | 77.0% | 55.2% |
| Below housing standards | 28.7% | 18.9% | 53.0% | 30.4% | 23.0% | 44.8% |
| Below one housing standard | 26.9% | 17.6% | 49.9% | 26.1% | 20.5% | 36.8% |
| Affordability | 20.7% | 10.6% | 45.4% | 15.9% | 11.9% | 23.5% |
| Suitability | 1.4% | 1.1% | 2.1% | 4.8% | 3.3% | 7.6% |
| Adequacy | 4.9% | 5.9% | 2.4% | 5.5% | 5.4% | 5.7% |
| Below multiple housing standards | 1.8% | 1.3% | 3.1% | 4.3% | 2.4% | 8.0% |
| Affordability and suitability | 0.3% | 0.1% | 0.7% | 1.6% | 0.6% | 3.4% |
| Affordability and adequacy | 1.4% | 1.1% | 2.1% | 1.9% | 1.3% | 2.9% |
| Suitability and adequacy | 0.2% | 0.1% | 0.2% | 0.6% | 0.4% | 1.0% |
| Affordability, suitability, and adequacy | 0.0% | 0.0% | 0.1% | 0.2% | 0.1% | 0.5% |
| Period of immigration | | | | | | |
| Non-immigrants | 74.0% | 72.8% | 76.8% | 79.2% | 79.9% | 78.1% |
| Non-permanent residents | 0.1% | 0.1% | 0.2% | 0.5% | 0.1% | 1.2% |
| Immigrants | 25.9% | 27.1% | 23.0% | 20.2% | 20.0% | 20.7% |
| Prior to 1976 | 21.9% | 24.1% | 16.6% | 8.4% | 10.2% | 4.8% |
| 1976 - 1985 | 2.0% | 1.6% | 3.0% | 3.7% | 3.9% | 3.3% |
| 1986 - 1990 | 0.9% | 0.6% | 1.5% | 2.6% | 2.4% | 3.2% |
| 1991 - 1995 | 0.8% | 0.6% | 1.4% | 3.0% | 2.3% | 4.3% |
| 1996 - 2001 | 0.3% | 0.2% | 0.5% | 2.6% | 1.2% | 5.1% |

Note: Includes private non-farm, non-band, non-reserve households with incomes greater than zero and shelter cost-to-income ratios less than 100%.

Numbers have been rounded to the nearest hundred. Numbers may not add due to rounding.

Source: CMHC (census-based housing indicators and data)

Appendix Table 1A: Households in Core Housing Need - Household Characteristics and Incidence of Core Housing Need by Age of Primary Maintainer - Canada, 2001

| | Households in Core Housing Need | | | | | |
|--|---------------------------------|---------|---------|-----------------------|---------|---------|
| | Senior Households (65+) | | | Non-Senior Households | | |
| | Total | Owner | Renter | Total | Owner | Renter |
| HOUSEHOLD CHARACTERISTICS: | | | | | | |
| Number of Households | 491,510 | 201,755 | 289,760 | 1,218,135 | 420,755 | 797,375 |
| Average Annual Household Income (\$) | 17,395 | 18,866 | 16,370 | 18,899 | 22,812 | 16,835 |
| Average Monthly Shelter Cost (\$) | 598 | 604 | 595 | 709 | 877 | 620 |
| Average STIR (%) | 42.7 | 39.8 | 44.8 | 48.9 | 48.9 | 49.0 |
| Average Value of Dwelling (\$) | 144,092 | 144,092 | n/a | 145,210 | 145,210 | n/a |
| INCIDENCE OF CORE HOUSING NEED: | | | | | | |
| Tenure | | | | | | |
| Owners | 12.2% | 12.2% | n/a | 7.6% | 7.6% | n/a |
| With Mortgage | 29.5% | 29.5% | n/a | 8.2% | 8.2% | n/a |
| Without Mortgage | 9.2% | 9.2% | n/a | 6.2% | 6.2% | n/a |
| Rented | 43.0% | n/a | 43.0% | 27.5% | n/a | 27.5% |
| Household type | | | | | | |
| Family households | 8.7% | 6.4% | 20.9% | 11.0% | 6.0% | 25.9% |
| Couples | 7.9% | 5.9% | 19.3% | 7.6% | 4.8% | 18.0% |
| Lone parents | 14.6% | 10.5% | 28.1% | 31.6% | 17.4% | 44.5% |
| Multiple-family households | 6.0% | 4.6% | 15.7% | 7.8% | 5.0% | 18.7% |
| Non-family households | 36.0% | 22.8% | 52.2% | 24.8% | 17.2% | 29.5% |
| Aboriginal status | | | | | | |
| Non-native households | 21.0% | 12.1% | 43.1% | 14.0% | 7.5% | 27.0% |
| Native household | 26.0% | 18.2% | 39.0% | 24.7% | 11.0% | 37.7% |
| Status Indian households | 27.2% | 18.7% | 39.6% | 28.5% | 11.6% | 40.5% |
| Non-status Indian households | 27.4% | 21.3% | 39.3% | 24.7% | 11.2% | 37.3% |
| Metis households | 23.9% | 17.0% | 38.2% | 20.3% | 10.0% | 33.9% |
| Inuit households | 30.7% | 27.3% | 31.9% | 32.0% | 20.1% | 37.9% |
| Labour force status | | | | | | |
| Not in Labour Force | 22.1% | 12.7% | 44.3% | 32.5% | 16.6% | 53.7% |
| In labour force | 9.9% | 7.2% | 21.2% | 11.4% | 6.3% | 21.8% |
| Employed | 9.3% | 7.0% | 19.8% | 10.3% | 6.0% | 19.7% |
| Full-time | 7.6% | 6.0% | 14.8% | 9.0% | 5.4% | 17.3% |
| Part-time | 11.1% | 8.1% | 25.5% | 19.9% | 11.0% | 33.7% |
| Unemployed | 18.9% | 11.7% | 34.6% | 29.8% | 14.2% | 44.0% |
| Major source of household income | | | | | | |
| Paid employment | 3.0% | 2.1% | 7.3% | 8.6% | 4.7% | 16.9% |
| Self-employment | 5.4% | 4.1% | 14.2% | 18.7% | 13.9% | 32.0% |
| Income from government | 32.6% | 20.5% | 53.6% | 61.9% | 44.8% | 71.0% |
| Other income | 4.7% | 2.9% | 13.0% | 16.0% | 10.7% | 33.3% |
| Housing standards | | | | | | |
| Above housing standards | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Below housing standards | 73.3% | 64.4% | 81.2% | 47.2% | 32.9% | 61.4% |
| Below one housing standard | 73.1% | 63.9% | 81.1% | 44.4% | 31.4% | 58.4% |
| Affordability | 84.1% | 79.9% | 86.5% | 65.8% | 47.8% | 83.3% |
| Suitability | 12.2% | 9.9% | 15.1% | 8.7% | 4.4% | 12.3% |
| Adequacy | 43.5% | 44.7% | 36.3% | 13.6% | 11.7% | 17.0% |
| Below multiple housing standards | 76.5% | 71.2% | 82.1% | 64.2% | 45.1% | 75.3% |
| Affordability and suitability | 67.7% | 46.7% | 75.7% | 72.3% | 41.3% | 83.3% |
| Affordability and adequacy | 86.0% | 81.7% | 91.4% | 72.3% | 57.4% | 85.1% |
| Suitability and adequacy | 11.9% | 11.3% | 12.9% | 12.5% | 8.6% | 15.2% |
| Affordability, suitability, and adequacy | 74.1% | 64.8% | 80.5% | 77.8% | 52.4% | 86.2% |
| Period of immigration | | | | | | |
| Non-immigrants | 20.4% | 11.3% | 41.8% | 13.3% | 6.7% | 26.1% |
| Non-permanent residents | 32.3% | 20.5% | 45.6% | 29.2% | 14.2% | 32.7% |
| Immigrants | 22.9% | 14.5% | 47.2% | 18.4% | 10.9% | 32.2% |
| Prior to 1976 | 21.6% | 14.1% | 48.6% | 12.1% | 8.0% | 28.7% |
| 1976 - 1985 | 30.8% | 17.4% | 48.0% | 15.6% | 9.9% | 28.7% |
| 1986 - 1990 | 30.9% | 17.4% | 44.5% | 20.5% | 12.7% | 31.6% |
| 1991 - 1995 | 26.2% | 18.5% | 34.7% | 24.7% | 17.1% | 32.4% |
| 1996 - 2001 | 34.2% | 25.8% | 40.9% | 33.3% | 22.9% | 38.2% |

Note: Includes private non-farm, non-band, non-reserve households with incomes greater than zero and shelter cost-to-income ratios less than 100 %. Numbers have been rounded to the nearest hundred. Numbers may not add due to rounding.

Source: CMHC (census-based housing indicators and data)

Appendix Table 2: Households, Housing Standards, and Core Housing Need by Age of Primary Maintainer, Canada, the Provinces, Territories and Census Metropolitan Areas, 2001

| | | All Households | | | Percentage of Households Below Standards | | | Percentage of Households in Core Housing Need | | |
|---------------------------|------------------|----------------|-----------|-----------|--|---------|----------|---|---------|----------|
| | | Total # | Owner # | Renter # | Total % | Owner % | Renter % | Total % | Owner % | Renter % |
| Canada | Total households | 10,805,600 | 7,229,700 | 3,576,000 | 30.1 | 22.0 | 46.3 | 15.8 | 8.6 | 30.4 |
| | Senior | 2,332,000 | 1,658,600 | 673,500 | 28.7 | 18.9 | 53.0 | 21.1 | 12.2 | 43.0 |
| | Non-senior | 8,473,600 | 5,571,100 | 2,902,500 | 30.4 | 23.0 | 44.8 | 14.4 | 7.6 | 27.5 |
| Newfoundland and Labrador | Total households | 181,700 | 143,900 | 37,800 | 26.2 | 20.8 | 47.0 | 16.0 | 10.7 | 36.5 |
| | Senior | 39,000 | 32,900 | 6,100 | 25.0 | 20.7 | 47.7 | 18.5 | 14.2 | 41.7 |
| | Non-senior | 142,600 | 111,000 | 31,700 | 26.6 | 20.8 | 46.8 | 15.4 | 9.6 | 35.5 |
| St. John's | Total households | 62,100 | 44,000 | 18,100 | 26.4 | 17.8 | 47.3 | 19.7 | 11.9 | 41.5 |
| | Senior | 11,100 | 8,200 | 2,900 | 15.3 | 7.3 | 35.0 | 26.3 | 17.6 | 46.9 |
| | Non-senior | 51,000 | 35,800 | 15,200 | 26.9 | 18.9 | 49.6 | 14.4 | 6.2 | 33.8 |
| Prince Edward Island | Total households | 48,100 | 35,400 | 12,700 | 27.1 | 20.3 | 46.0 | 15.5 | 8.4 | 35.1 |
| | Senior | 11,400 | 8,300 | 3,100 | 27.7 | 17.5 | 54.7 | 21.5 | 11.6 | 47.4 |
| | Non-senior | 36,700 | 27,100 | 9,600 | 26.9 | 21.2 | 43.1 | 13.6 | 7.4 | 31.1 |
| Nova Scotia | Total households | 339,700 | 245,800 | 93,900 | 29.4 | 21.9 | 49.0 | 17.9 | 10.6 | 37.1 |
| | Senior | 81,300 | 63,000 | 18,300 | 29.0 | 20.6 | 57.9 | 22.2 | 13.6 | 51.7 |
| | Non-senior | 258,300 | 182,800 | 75,600 | 29.5 | 22.4 | 46.9 | 16.6 | 9.5 | 33.6 |
| Halifax | Total households | 137,500 | 87,200 | 50,300 | 28.7 | 18.2 | 47.0 | 18.3 | 9.0 | 34.5 |
| | Senior | 25,200 | 16,900 | 8,200 | 31.9 | 19.3 | 57.7 | 26.1 | 13.3 | 52.4 |
| | Non-senior | 112,300 | 70,300 | 42,000 | 28.0 | 17.9 | 44.9 | 16.6 | 8.0 | 31.0 |
| New Brunswick | Total households | 268,800 | 203,200 | 65,600 | 27.2 | 21.7 | 44.1 | 13.7 | 8.1 | 31.0 |
| | Senior | 62,100 | 47,900 | 14,200 | 26.2 | 19.3 | 49.7 | 17.2 | 9.9 | 41.7 |
| | Non-senior | 206,700 | 155,300 | 51,400 | 27.5 | 22.5 | 42.5 | 12.6 | 7.5 | 28.0 |
| Saint John | Total households | 46,300 | 31,700 | 14,700 | 26.6 | 19.4 | 42.2 | 13.9 | 6.2 | 30.4 |
| | Senior | 10,500 | 7,300 | 3,200 | 26.9 | 17.7 | 47.6 | 17.8 | 8.6 | 38.9 |
| | Non-senior | 35,900 | 24,400 | 11,500 | 26.5 | 19.9 | 40.7 | 12.7 | 5.5 | 28.1 |
| Quebec | Total households | 2,812,800 | 1,658,100 | 1,154,700 | 28.3 | 19.9 | 40.4 | 14.0 | 6.1 | 25.3 |
| | Senior | 581,200 | 338,300 | 242,800 | 32.0 | 20.6 | 47.9 | 20.5 | 10.6 | 34.3 |
| | Non-senior | 2,231,600 | 1,319,700 | 911,900 | 27.4 | 19.7 | 38.4 | 12.3 | 4.9 | 22.9 |
| Saguenay | Total households | 58,900 | 37,600 | 21,300 | 24.3 | 16.5 | 37.9 | 12.9 | 4.8 | 27.0 |
| | Senior | 12,200 | 7,100 | 5,100 | 30.1 | 20.2 | 43.9 | 18.6 | 9.9 | 30.9 |
| | Non-senior | 46,700 | 30,500 | 16,300 | 22.7 | 15.6 | 36.0 | 11.4 | 3.7 | 25.9 |
| Québec City | Total households | 282,200 | 159,400 | 122,800 | 25.5 | 16.3 | 37.4 | 13.6 | 5.1 | 24.5 |
| | Senior | 55,300 | 28,900 | 26,400 | 33.7 | 19.5 | 49.2 | 21.5 | 10.1 | 34.1 |
| | Non-senior | 226,900 | 130,500 | 96,400 | 23.5 | 15.6 | 34.2 | 11.6 | 4.1 | 21.9 |
| Sherbrooke | Total households | 62,800 | 33,300 | 29,500 | 27.6 | 17.1 | 39.5 | 14.1 | 4.7 | 24.7 |
| | Senior | 12,200 | 5,900 | 6,300 | 35.4 | 18.6 | 51.4 | 20.7 | 8.0 | 32.8 |
| | Non-senior | 50,600 | 27,400 | 23,200 | 25.7 | 16.8 | 36.3 | 12.5 | 3.9 | 22.6 |
| Trois-Rivières | Total households | 56,400 | 32,900 | 23,400 | 25.7 | 16.3 | 38.8 | 14.8 | 5.0 | 28.5 |
| | Senior | 12,300 | 6,700 | 5,700 | 27.9 | 16.4 | 41.6 | 17.1 | 6.6 | 29.2 |
| | Non-senior | 44,000 | 26,300 | 17,800 | 25.0 | 16.2 | 37.9 | 14.1 | 4.6 | 28.2 |
| Montréal | Total households | 1,344,700 | 692,600 | 652,200 | 31.7 | 21.3 | 42.7 | 15.3 | 6.0 | 25.2 |
| | Senior | 272,200 | 138,600 | 133,600 | 37.1 | 23.8 | 51.0 | 24.2 | 12.7 | 36.2 |
| | Non-senior | 1,072,500 | 553,900 | 518,600 | 30.3 | 20.7 | 40.5 | 13.0 | 4.3 | 22.4 |
| Gatineau | Total households | 99,400 | 62,900 | 36,600 | 25.4 | 17.7 | 38.7 | 12.4 | 5.2 | 24.8 |
| | Senior | 14,400 | 9,300 | 5,000 | 30.9 | 21.2 | 48.8 | 22.0 | 12.3 | 40.1 |
| | Non-senior | 85,100 | 53,500 | 31,500 | 24.5 | 17.1 | 37.0 | 10.8 | 3.9 | 22.4 |
| Ontario | Total households | 3,981,500 | 2,748,900 | 1,232,700 | 31.6 | 22.7 | 51.4 | 17.3 | 9.6 | 34.6 |
| | Senior | 874,500 | 647,000 | 227,500 | 29.7 | 18.8 | 60.6 | 23.8 | 13.4 | 53.2 |
| | Non-senior | 3,107,000 | 2,101,900 | 1,005,200 | 32.1 | 23.9 | 49.3 | 15.5 | 8.4 | 30.4 |
| Ottawa-Gatineau | Total households | 399,300 | 251,000 | 148,400 | 26.8 | 16.8 | 43.7 | 15.7 | 7.6 | 29.6 |
| | Senior | 68,900 | 46,700 | 22,200 | 28.4 | 16.9 | 52.6 | 22.4 | 11.5 | 45.3 |
| | Non-senior | 330,400 | 204,200 | 126,200 | 26.5 | 16.8 | 42.1 | 14.4 | 6.7 | 26.8 |
| Ottawa | Total households | 299,900 | 188,100 | 111,800 | 27.2 | 16.5 | 45.3 | 16.9 | 8.4 | 31.1 |
| | Senior | 54,600 | 37,400 | 17,200 | 27.8 | 15.9 | 53.7 | 22.5 | 11.3 | 46.8 |
| | Non-senior | 245,400 | 150,700 | 94,600 | 27.1 | 16.7 | 43.8 | 15.6 | 7.7 | 28.3 |
| Kingston | Total households | 55,200 | 36,100 | 19,100 | 29.9 | 18.9 | 50.8 | 17.9 | 8.7 | 35.4 |
| | Senior | 12,900 | 9,600 | 3,300 | 26.1 | 14.7 | 59.4 | 19.6 | 9.8 | 48.5 |
| | Non-senior | 42,300 | 26,500 | 15,800 | 31.1 | 20.4 | 48.9 | 17.4 | 8.3 | 32.6 |
| Oshawa | Total households | 100,500 | 76,900 | 23,600 | 26.9 | 20.2 | 48.9 | 14.4 | 7.6 | 36.6 |
| | Senior | 18,400 | 13,500 | 4,900 | 29.8 | 17.3 | 64.5 | 25.9 | 13.3 | 61.0 |
| | Non-senior | 82,100 | 63,400 | 18,700 | 26.3 | 20.8 | 44.9 | 11.9 | 6.4 | 30.3 |
| Toronto | Total households | 1,548,500 | 1,002,400 | 546,100 | 37.7 | 27.8 | 56.0 | 20.3 | 12.1 | 35.5 |
| | Senior | 297,600 | 212,100 | 85,500 | 34.9 | 22.9 | 64.7 | 28.4 | 16.8 | 57.0 |
| | Non-senior | 1,251,000 | 790,300 | 460,600 | 38.4 | 29.1 | 54.3 | 18.4 | 10.8 | 31.5 |
| Hamilton | Total households | 241,000 | 168,400 | 72,600 | 29.6 | 20.9 | 49.7 | 16.6 | 8.8 | 34.7 |
| | Senior | 58,500 | 42,500 | 16,000 | 29.7 | 18.4 | 59.5 | 24.1 | 13.9 | 51.1 |
| | Non-senior | 182,600 | 125,900 | 56,600 | 29.5 | 21.7 | 46.9 | 14.2 | 7.1 | 30.0 |

Appendix Table 2 (cont'd): Households, Housing Standards, and Core Housing Need by Age of Primary Maintainer, Canada, the Provinces, Territories and Census Metropolitan Areas, 2001

| | | All Households | | | Percentage of Households Below Standards | | | Percentage of Households in Core Housing Need | | |
|------------------------|------------------|----------------|---------|----------|--|---------|----------|---|---------|----------|
| | | Total # | Owner # | Renter # | Total % | Owner % | Renter % | Total % | Owner % | Renter % |
| St. Catharines-Niagara | Total households | 143,600 | 106,500 | 37,100 | 28.1 | 20.7 | 49.4 | 16.4 | 9.1 | 37.4 |
| | Senior | 41,100 | 32,000 | 9,000 | 26.9 | 18.1 | 58.2 | 21.9 | 13.3 | 52.4 |
| | Non-senior | 102,500 | 74,500 | 28,100 | 28.6 | 21.9 | 46.6 | 14.2 | 7.3 | 32.5 |
| Kitchener | Total households | 147,600 | 99,900 | 47,700 | 27.1 | 18.7 | 44.6 | 13.9 | 6.9 | 28.8 |
| | Senior | 27,900 | 19,800 | 8,100 | 29.5 | 16.6 | 60.8 | 23.8 | 11.9 | 52.8 |
| | Non-senior | 119,700 | 80,100 | 39,600 | 26.5 | 19.2 | 41.4 | 11.6 | 5.6 | 23.8 |
| London | Total households | 163,600 | 105,300 | 58,300 | 29.2 | 18.8 | 48.0 | 16.6 | 7.2 | 33.4 |
| | Senior | 35,800 | 24,500 | 11,400 | 28.1 | 14.9 | 56.4 | 22.3 | 10.1 | 48.6 |
| | Non-senior | 127,800 | 80,800 | 47,000 | 29.5 | 20.0 | 45.9 | 15.0 | 6.4 | 29.7 |
| Windsor | Total households | 112,700 | 82,400 | 30,300 | 27.6 | 19.5 | 49.5 | 15.2 | 7.9 | 35.1 |
| | Senior | 24,500 | 18,900 | 5,600 | 28.3 | 18.0 | 63.3 | 23.9 | 13.8 | 58.7 |
| | Non-senior | 88,200 | 63,500 | 24,700 | 27.4 | 20.0 | 46.5 | 12.8 | 6.2 | 29.9 |
| Greater Sudbury | Total households | 59,900 | 40,300 | 19,500 | 28.5 | 19.7 | 46.8 | 16.4 | 7.5 | 34.9 |
| | Senior | 13,900 | 9,600 | 4,300 | 30.1 | 18.0 | 56.9 | 23.0 | 11.7 | 48.1 |
| | Non-senior | 45,900 | 30,700 | 15,200 | 28.1 | 20.2 | 43.9 | 14.5 | 6.2 | 31.1 |
| Thunder Bay | Total households | 47,300 | 34,800 | 12,500 | 26.9 | 19.3 | 48.3 | 15.5 | 7.7 | 37.5 |
| | Senior | 12,100 | 9,000 | 3,100 | 27.9 | 17.1 | 58.9 | 23.4 | 12.6 | 54.1 |
| | Non-senior | 35,200 | 25,800 | 9,400 | 26.6 | 20.0 | 44.8 | 12.8 | 5.9 | 31.9 |
| Manitoba | Total households | 389,800 | 271,200 | 118,700 | 28.0 | 20.5 | 45.1 | 14.9 | 8.0 | 30.5 |
| | Senior | 97,200 | 66,900 | 30,200 | 25.7 | 17.0 | 45.1 | 18.9 | 11.0 | 36.2 |
| | Non-senior | 292,600 | 204,200 | 88,400 | 28.7 | 21.7 | 45.1 | 13.6 | 7.1 | 28.6 |
| Winnipeg | Total households | 259,400 | 172,500 | 86,900 | 29.2 | 20.6 | 46.2 | 14.8 | 7.0 | 30.4 |
| | Senior | 58,800 | 38,300 | 20,500 | 28.0 | 18.0 | 46.6 | 19.6 | 10.6 | 36.4 |
| | Non-senior | 200,600 | 134,200 | 66,400 | 29.6 | 21.4 | 46.1 | 13.4 | 5.9 | 28.5 |
| Saskatchewan | Total households | 323,100 | 230,800 | 92,200 | 25.7 | 18.7 | 43.2 | 13.9 | 8.1 | 28.3 |
| | Senior | 88,800 | 65,700 | 23,100 | 21.3 | 15.9 | 36.6 | 14.9 | 10.6 | 27.3 |
| | Non-senior | 234,300 | 165,100 | 69,200 | 27.4 | 19.8 | 45.4 | 13.5 | 7.1 | 28.7 |
| Regina | Total households | 73,100 | 50,900 | 22,300 | 25.8 | 16.6 | 46.7 | 13.7 | 6.3 | 30.7 |
| | Senior | 15,500 | 10,600 | 4,900 | 25.1 | 16.1 | 44.4 | 17.0 | 9.5 | 33.1 |
| | Non-senior | 57,600 | 40,200 | 17,400 | 25.9 | 16.7 | 47.2 | 12.9 | 5.5 | 30.0 |
| Saskatoon | Total households | 84,200 | 55,800 | 28,400 | 28.1 | 17.7 | 48.3 | 13.8 | 5.9 | 29.4 |
| | Senior | 17,300 | 11,700 | 5,600 | 24.6 | 14.9 | 45.0 | 14.8 | 8.6 | 28.0 |
| | Non-senior | 66,900 | 44,100 | 22,900 | 28.9 | 18.5 | 49.0 | 13.6 | 5.2 | 29.8 |
| Alberta | Total households | 1,014,200 | 719,300 | 294,900 | 27.2 | 20.6 | 43.1 | 12.9 | 7.7 | 25.9 |
| | Senior | 178,600 | 138,200 | 40,400 | 25.5 | 18.0 | 50.9 | 18.1 | 11.3 | 41.4 |
| | Non-senior | 835,600 | 581,100 | 254,500 | 27.5 | 21.2 | 41.9 | 11.8 | 6.8 | 23.4 |
| Calgary | Total households | 341,500 | 244,300 | 97,200 | 26.8 | 20.4 | 43.0 | 13.4 | 8.0 | 26.9 |
| | Senior | 50,200 | 38,800 | 11,400 | 24.5 | 17.1 | 49.7 | 19.1 | 11.9 | 43.5 |
| | Non-senior | 291,300 | 205,400 | 85,800 | 27.2 | 21.0 | 42.1 | 12.4 | 7.3 | 24.6 |
| Edmonton | Total households | 338,500 | 227,800 | 110,700 | 28.1 | 20.1 | 44.5 | 13.5 | 7.2 | 26.4 |
| | Senior | 59,600 | 43,500 | 16,100 | 27.3 | 17.8 | 53.0 | 19.0 | 10.8 | 41.1 |
| | Non-senior | 278,900 | 184,300 | 94,600 | 28.2 | 20.6 | 43.0 | 12.3 | 6.4 | 23.9 |
| British Columbia | Total households | 1,416,700 | 958,100 | 458,700 | 34.0 | 26.1 | 50.5 | 17.7 | 10.4 | 33.2 |
| | Senior | 315,600 | 249,000 | 66,600 | 25.7 | 17.6 | 56.0 | 19.4 | 11.9 | 47.6 |
| | Non-senior | 1,101,100 | 709,000 | 392,100 | 36.4 | 29.1 | 49.6 | 17.3 | 9.8 | 30.7 |
| Abbotsford | Total households | 47,800 | 34,400 | 13,500 | 34.5 | 28.1 | 50.7 | 13.7 | 7.4 | 29.8 |
| | Senior | 11,100 | 9,100 | 2,000 | 23.9 | 16.3 | 58.1 | 17.8 | 10.6 | 50.1 |
| | Non-senior | 36,700 | 25,300 | 11,400 | 37.7 | 32.4 | 49.4 | 12.4 | 6.2 | 26.2 |
| Vancouver | Total households | 707,200 | 442,200 | 265,000 | 38.0 | 30.1 | 51.3 | 18.6 | 10.9 | 31.6 |
| | Senior | 138,600 | 103,600 | 35,000 | 30.1 | 21.2 | 56.7 | 22.4 | 13.8 | 47.8 |
| | Non-senior | 568,500 | 338,600 | 230,000 | 39.9 | 32.8 | 50.5 | 17.7 | 10.0 | 29.2 |
| Victoria | Total households | 127,200 | 81,800 | 45,400 | 31.6 | 22.9 | 47.3 | 16.2 | 8.1 | 30.9 |
| | Senior | 34,600 | 26,600 | 8,000 | 23.3 | 13.8 | 54.8 | 16.4 | 7.9 | 44.7 |
| | Non-senior | 92,600 | 55,200 | 37,400 | 34.7 | 27.4 | 45.6 | 16.2 | 8.3 | 27.9 |
| Yukon | Total households | 10,200 | 7,000 | 3,300 | 32.4 | 27.9 | 41.8 | 17.9 | 12.7 | 29.1 |
| | Senior | 1,000 | 700 | 300 | 30.5 | 30.0 | 32.8 | 25.5 | 23.6 | 29.5 |
| | Non-senior | 9,200 | 6,200 | 3,000 | 32.5 | 27.7 | 42.8 | 17.1 | 11.5 | 29.0 |
| Northwest Territories | Total households | 12,000 | 6,500 | 5,500 | 36.3 | 34.7 | 38.1 | 18.5 | 14.2 | 23.7 |
| | Senior | 1,000 | 500 | 400 | 37.9 | 42.3 | 31.0 | 28.4 | 31.7 | 25.3 |
| | Non-senior | 11,000 | 6,000 | 5,100 | 36.1 | 34.0 | 38.7 | 17.7 | 12.7 | 23.7 |
| Nunavut | Total households | 7,100 | 1,700 | 5,400 | 45.4 | 43.1 | 46.2 | 38.7 | 29.9 | 41.4 |
| | Senior | 400 | 100 | 400 | 44.3 | 57.1 | 41.3 | 39.8 | 35.7 | 36.0 |
| | Non-senior | 6,600 | 1,600 | 5,000 | 45.6 | 42.7 | 46.5 | 38.8 | 29.3 | 41.8 |

Note: Includes private non-farm, non-band, non-reserve households with incomes greater than zero and shelter cost-to-income ratios less than 100%.

Numbers have been rounded to the nearest hundred. Numbers may not add due to rounding.

Source: CMHC (census-based housing indicators and data)

Appendix Table 3: Average Household Income, Shelter Costs, and Shelter Cost-to-Income Ratio (STIR) by Age of Primary Maintainer, Canada, the Provinces, Territories and Census Metropolitan Areas, 2001

| | | Average Annual Household Income | | | Average Monthly Shelter Cost | | | Average Shelter Cost-to-Income Ratio (STIR) | | |
|---------------------------|------------------|---------------------------------|-------------|--------------|------------------------------|-------------|--------------|---|------------|-------------|
| | | Total \$ | Owner \$ | Renter \$ | Total \$ | Owner \$ | Renter \$ | Total % | Owner % | Renter % |
| Canada | Total households | 60,976 | 71,946 | 38,797 | 764 | 820 | 649 | 21.3 | 17.9 | 28.2 |
| | Senior | 41,009 | 46,700 | 26,993 | 493 | 455 | 586 | 21.0 | 16.4 | 32.3 |
| | Non-senior | 66,471 | 79,462 | 41,536 | 839 | 929 | 663 | 21.4 | 18.4 | 27.3 |
| Newfoundland and Labrador | Total households | 47,791 | 52,191 | 31,037 | 515 | 516 | 510 | 18.5 | 15.6 | 29.9 |
| | Senior | 31,444 | 33,175 | 22,100 | 348 | 323 | 489 | 17.8 | 15.4 | 31.0 |
| | Non-senior | 52,262 | 57,834 | 32,757 | 561 | 573 | 515 | 18.6 | 15.6 | 29.7 |
| St. John's | Total households | 57,006 | 67,543 | 31,369 | 698 | 757 | 549 | 21.2 | 17.5 | 30.3 |
| | Senior | 39,474 | 44,995 | 23,938 | 472 | 450 | 535 | 20.5 | 16.6 | 31.5 |
| | Non-senior | 60,823 | 72,699 | 32,794 | 747 | 828 | 552 | 21.3 | 17.7 | 30.1 |
| Prince Edward Island | Total households | 49,082 | 55,463 | 31,321 | 572 | 584 | 538 | 19.3 | 16.1 | 28.4 |
| | Senior | 34,938 | 38,462 | 25,618 | 391 | 348 | 505 | 19.0 | 14.6 | 30.7 |
| | Non-senior | 53,463 | 60,634 | 33,176 | 629 | 656 | 549 | 19.4 | 16.6 | 27.6 |
| Nova Scotia | Total households | 50,585 | 57,353 | 32,873 | 610 | 618 | 590 | 20.5 | 16.7 | 30.5 |
| | Senior | 34,717 | 37,605 | 24,792 | 406 | 362 | 558 | 19.3 | 15.5 | 32.8 |
| | Non-senior | 55,582 | 64,162 | 34,834 | 675 | 706 | 599 | 20.9 | 17.2 | 30.0 |
| Halifax | Total households | 58,899 | 71,763 | 36,592 | 754 | 809 | 657 | 22.0 | 17.3 | 30.2 |
| | Senior | 41,704 | 48,008 | 28,765 | 524 | 464 | 651 | 21.7 | 15.9 | 33.7 |
| | Non-senior | 62,749 | 77,479 | 38,126 | 806 | 892 | 659 | 22.1 | 17.6 | 29.5 |
| New Brunswick | Total households | 49,156 | 54,957 | 31,177 | 547 | 560 | 504 | 18.7 | 15.9 | 27.6 |
| | Senior | 34,576 | 37,879 | 23,413 | 369 | 336 | 483 | 17.9 | 14.4 | 30.3 |
| | Non-senior | 53,533 | 60,223 | 33,318 | 600 | 630 | 510 | 19.0 | 16.4 | 26.9 |
| Saint John | Total households | 53,278 | 63,828 | 30,544 | 598 | 648 | 487 | 19.6 | 16.2 | 27.1 |
| | Senior | 38,541 | 44,984 | 23,988 | 425 | 405 | 470 | 19.6 | 15.4 | 29.3 |
| | Non-senior | 57,589 | 69,449 | 32,384 | 649 | 721 | 491 | 19.6 | 16.4 | 26.4 |
| Quebec | Total households | 52,175 | 64,433 | 34,574 | 621 | 688 | 523 | 20.9 | 16.9 | 26.6 |
| | Senior | 35,305 | 41,833 | 26,211 | 478 | 435 | 539 | 22.8 | 17.1 | 31.0 |
| | Non-senior | 56,569 | 70,227 | 36,800 | 658 | 753 | 519 | 20.4 | 16.8 | 25.5 |
| Saguenay | Total households | 50,156 | 60,840 | 31,345 | 566 | 625 | 458 | 19.7 | 15.9 | 26.4 |
| | Senior | 32,077 | 37,468 | 24,535 | 443 | 403 | 500 | 22.6 | 17.3 | 30.2 |
| | Non-senior | 54,868 | 66,287 | 33,470 | 597 | 677 | 445 | 19.0 | 15.6 | 25.2 |
| Québec City | Total households | 52,109 | 66,424 | 33,526 | 617 | 690 | 520 | 20.8 | 16.2 | 26.8 |
| | Senior | 35,342 | 43,679 | 26,204 | 517 | 451 | 590 | 24.6 | 17.0 | 33.1 |
| | Non-senior | 56,193 | 71,461 | 35,528 | 641 | 743 | 501 | 19.9 | 16.1 | 25.1 |
| Sherbrooke | Total households | 46,755 | 61,681 | 29,877 | 576 | 662 | 479 | 21.7 | 16.6 | 27.5 |
| | Senior | 31,358 | 39,843 | 23,352 | 476 | 401 | 548 | 25.0 | 16.1 | 33.5 |
| | Non-senior | 50,453 | 66,385 | 31,636 | 601 | 718 | 461 | 20.9 | 16.7 | 25.9 |
| Trois-Rivières | Total households | 46,372 | 59,374 | 28,102 | 532 | 597 | 439 | 20.7 | 16.0 | 27.4 |
| | Senior | 31,179 | 38,057 | 23,106 | 418 | 379 | 464 | 22.0 | 15.9 | 29.2 |
| | Non-senior | 50,631 | 64,784 | 29,699 | 564 | 652 | 431 | 20.4 | 16.0 | 26.8 |
| Montréal | Total households | 56,331 | 74,561 | 36,971 | 701 | 829 | 563 | 22.4 | 18.1 | 27.0 |
| | Senior | 39,274 | 49,832 | 28,314 | 561 | 543 | 579 | 25.2 | 19.0 | 31.7 |
| | Non-senior | 60,660 | 80,751 | 39,201 | 736 | 901 | 560 | 21.7 | 17.8 | 25.8 |
| Gatineau | Total households | 73,411 | 90,357 | 44,740 | 866 | 950 | 722 | 20.6 | 16.7 | 27.3 |
| | Senior | 53,784 | 63,378 | 33,581 | 601 | 567 | 672 | 20.9 | 15.9 | 31.6 |
| | Non-senior | 77,505 | 96,530 | 46,703 | 921 | 1,038 | 731 | 20.5 | 16.9 | 26.5 |
| Ontario | Total households | 69,697 | 81,584 | 43,188 | 893 | 953 | 759 | 22.0 | 18.7 | 29.3 |
| | Senior | 46,739 | 52,874 | 29,289 | 555 | 517 | 663 | 21.6 | 17.2 | 34.4 |
| | Non-senior | 76,158 | 90,421 | 46,333 | 989 | 1,087 | 780 | 22.1 | 19.2 | 28.1 |
| Ottawa-Gatineau | Total households | 60,052 | 73,450 | 37,009 | 715 | 801 | 566 | 20.3 | 16.8 | 26.6 |
| | Senior | 38,875 | 46,444 | 24,832 | 495 | 481 | 521 | 22.2 | 17.5 | 31.1 |
| | Non-senior | 63,630 | 78,160 | 38,953 | 753 | 857 | 573 | 20.0 | 16.7 | 25.9 |
| Ottawa | Total households | 77,839 | 96,008 | 47,268 | 916 | 1,000 | 773 | 20.7 | 16.6 | 27.5 |
| | Senior | 57,712 | 67,606 | 36,147 | 628 | 588 | 716 | 20.6 | 15.5 | 31.8 |
| | Non-senior | 82,314 | 103,055 | 49,284 | 980 | 1,102 | 783 | 20.7 | 16.9 | 26.7 |
| Kingston | Total households | 59,891 | 72,612 | 35,916 | 768 | 819 | 670 | 22.3 | 17.8 | 31.0 |
| | Senior | 47,192 | 53,387 | 29,155 | 538 | 487 | 686 | 20.1 | 15.3 | 34.2 |
| | Non-senior | 63,764 | 79,585 | 37,325 | 838 | 939 | 666 | 23.0 | 18.7 | 30.3 |
| Oshawa | Total households | 71,749 | 81,108 | 41,278 | 990 | 1,063 | 749 | 21.8 | 19.4 | 30.0 |
| | Senior | 42,897 | 48,120 | 28,418 | 565 | 518 | 694 | 22.5 | 17.4 | 36.7 |
| | Non-senior | 78,201 | 88,132 | 44,618 | 1,085 | 1,178 | 764 | 21.7 | 19.8 | 28.2 |
| Toronto | Total households | 80,261 | 97,091 | 49,370 | 1,061 | 1,160 | 878 | 23.5 | 20.3 | 29.5 |
| | Senior | 55,561 | 65,115 | 31,855 | 663 | 634 | 735 | 23.3 | 18.5 | 35.5 |
| | Non-senior | 86,137 | 105,672 | 52,620 | 1,157 | 1,301 | 905 | 23.5 | 20.8 | 28.4 |
| Hamilton | Total households | 66,757 | 79,195 | 37,918 | 865 | 942 | 681 | 21.9 | 18.7 | 29.5 |
| | Senior | 44,806 | 51,145 | 27,988 | 547 | 514 | 638 | 22.1 | 17.6 | 34.3 |
| | Non-senior | 73,786 | 88,653 | 40,724 | 967 | 1,087 | 693 | 21.8 | 19.0 | 28.2 |

Appendix Table 3 (cont'd): Average Household Income, Shelter Costs, and Shelter Cost-to-Income Ratio (STIR) by Age of Primary Maintainer, Canada, the Provinces, Territories and Census Metropolitan Areas, 2001

| | | Average Annual Household Income | | | Average Monthly Shelter Cost | | | Average Shelter Cost-to-Income Ratio (STIR) | | |
|------------------------|------------------|---------------------------------|-------------|--------------|------------------------------|-------------|--------------|---|------------|-------------|
| | | Total \$ | Owner \$ | Renter \$ | Total \$ | Owner \$ | Renter \$ | Total % | Owner % | Renter % |
| St. Catharines-Niagara | Total households | 57,157 | 65,067 | 34,434 | 734 | 770 | 627 | 21.5 | 18.5 | 30.2 |
| | Senior | 39,325 | 43,141 | 25,753 | 486 | 456 | 593 | 21.2 | 17.6 | 34.1 |
| | Non-senior | 64,297 | 74,503 | 37,220 | 833 | 905 | 638 | 21.6 | 18.9 | 28.9 |
| Kitchener | Total households | 67,825 | 80,413 | 41,431 | 860 | 936 | 700 | 21.2 | 18.1 | 27.9 |
| | Senior | 43,236 | 49,293 | 28,397 | 532 | 482 | 655 | 22.1 | 16.9 | 35.1 |
| | Non-senior | 73,548 | 88,095 | 44,089 | 937 | 1,048 | 709 | 21.0 | 18.4 | 26.4 |
| London | Total households | 61,216 | 75,187 | 36,003 | 794 | 875 | 647 | 22.4 | 18.1 | 30.2 |
| | Senior | 44,406 | 51,346 | 29,451 | 533 | 480 | 649 | 21.6 | 16.0 | 33.7 |
| | Non-senior | 65,928 | 82,406 | 37,587 | 868 | 994 | 647 | 22.6 | 18.7 | 29.3 |
| Windsor | Total households | 68,461 | 79,351 | 38,812 | 808 | 860 | 663 | 20.7 | 17.5 | 29.8 |
| | Senior | 43,208 | 48,409 | 25,495 | 498 | 470 | 598 | 21.7 | 17.7 | 35.7 |
| | Non-senior | 75,463 | 88,565 | 41,803 | 894 | 977 | 678 | 20.5 | 17.5 | 28.5 |
| Greater Sudbury | Total households | 57,122 | 68,606 | 33,377 | 711 | 779 | 568 | 21.4 | 17.6 | 29.3 |
| | Senior | 37,889 | 42,573 | 27,405 | 476 | 433 | 573 | 21.7 | 16.7 | 33.2 |
| | Non-senior | 62,957 | 76,770 | 35,066 | 782 | 888 | 566 | 21.2 | 17.9 | 28.2 |
| Thunder Bay | Total households | 58,418 | 67,863 | 32,132 | 694 | 737 | 575 | 20.3 | 16.9 | 29.7 |
| | Senior | 37,950 | 43,121 | 23,140 | 444 | 410 | 544 | 20.5 | 16.1 | 33.4 |
| | Non-senior | 65,439 | 76,441 | 35,131 | 781 | 850 | 586 | 20.2 | 17.2 | 28.4 |
| Manitoba | Total households | 53,186 | 62,650 | 31,556 | 622 | 667 | 517 | 19.6 | 16.3 | 27.3 |
| | Senior | 36,279 | 41,604 | 24,495 | 426 | 388 | 511 | 19.6 | 15.1 | 29.8 |
| | Non-senior | 58,801 | 69,549 | 33,972 | 687 | 758 | 519 | 19.6 | 16.6 | 26.4 |
| Winnipeg | Total households | 56,037 | 68,201 | 31,877 | 671 | 738 | 536 | 20.4 | 16.7 | 27.8 |
| | Senior | 40,015 | 47,552 | 25,904 | 483 | 452 | 540 | 20.9 | 15.9 | 30.3 |
| | Non-senior | 60,732 | 74,095 | 33,718 | 726 | 820 | 534 | 20.3 | 16.9 | 27.0 |
| Saskatchewan | Total households | 51,304 | 59,327 | 31,225 | 595 | 625 | 520 | 19.7 | 16.3 | 28.3 |
| | Senior | 34,328 | 38,333 | 22,914 | 386 | 358 | 466 | 18.4 | 14.9 | 28.3 |
| | Non-senior | 57,735 | 67,680 | 33,995 | 675 | 731 | 539 | 20.2 | 16.8 | 28.3 |
| Regina | Total households | 58,649 | 70,228 | 32,201 | 694 | 749 | 568 | 20.4 | 16.3 | 30.0 |
| | Senior | 40,143 | 46,969 | 25,343 | 477 | 451 | 532 | 20.0 | 15.4 | 30.2 |
| | Non-senior | 63,649 | 76,382 | 34,140 | 753 | 828 | 578 | 20.6 | 16.6 | 29.9 |
| Saskatoon | Total households | 55,074 | 67,221 | 31,240 | 701 | 763 | 578 | 22.3 | 17.9 | 30.9 |
| | Senior | 38,888 | 45,317 | 25,303 | 476 | 436 | 562 | 20.8 | 15.9 | 31.0 |
| | Non-senior | 59,255 | 73,055 | 32,681 | 759 | 850 | 582 | 22.7 | 18.5 | 30.8 |
| Alberta | Total households | 66,868 | 77,054 | 42,022 | 812 | 865 | 681 | 20.5 | 17.9 | 26.8 |
| | Senior | 43,232 | 48,050 | 26,760 | 475 | 446 | 574 | 19.2 | 15.8 | 30.7 |
| | Non-senior | 71,920 | 83,950 | 44,447 | 884 | 964 | 698 | 20.8 | 18.4 | 26.2 |
| Calgary | Total households | 76,692 | 89,110 | 45,488 | 929 | 992 | 770 | 21.2 | 18.7 | 27.4 |
| | Senior | 51,267 | 57,940 | 28,522 | 537 | 517 | 607 | 19.5 | 16.3 | 30.7 |
| | Non-senior | 81,077 | 95,004 | 47,740 | 997 | 1,082 | 792 | 21.5 | 19.2 | 27.0 |
| Edmonton | Total households | 64,116 | 76,364 | 38,922 | 781 | 853 | 631 | 20.7 | 17.6 | 27.1 |
| | Senior | 44,502 | 50,794 | 27,502 | 501 | 466 | 595 | 20.0 | 15.8 | 31.3 |
| | Non-senior | 68,304 | 82,396 | 40,864 | 840 | 944 | 637 | 20.8 | 18.1 | 26.4 |
| British Columbia | Total households | 60,782 | 69,914 | 41,710 | 845 | 888 | 754 | 22.9 | 19.4 | 30.3 |
| | Senior | 42,017 | 46,179 | 26,459 | 477 | 438 | 622 | 19.5 | 15.6 | 34.2 |
| | Non-senior | 66,162 | 78,250 | 44,301 | 951 | 1,046 | 777 | 23.9 | 20.8 | 29.6 |
| Abbotsford | Total households | 58,177 | 65,351 | 39,843 | 894 | 963 | 715 | 23.6 | 21.3 | 29.5 |
| | Senior | 36,998 | 39,117 | 27,450 | 447 | 417 | 590 | 19.4 | 16.2 | 34.0 |
| | Non-senior | 64,585 | 74,781 | 42,028 | 1,030 | 1,160 | 736 | 24.8 | 23.1 | 28.7 |
| Vancouver | Total households | 66,747 | 79,596 | 45,304 | 956 | 1,039 | 817 | 24.2 | 20.7 | 30.0 |
| | Senior | 46,997 | 53,560 | 27,582 | 551 | 519 | 648 | 21.2 | 16.8 | 34.3 |
| | Non-senior | 71,562 | 87,561 | 48,002 | 1,055 | 1,197 | 842 | 24.9 | 22.0 | 29.4 |
| Victoria | Total households | 58,221 | 69,060 | 38,686 | 829 | 882 | 732 | 23.1 | 18.8 | 30.8 |
| | Senior | 45,928 | 50,961 | 29,259 | 493 | 434 | 691 | 18.8 | 14.1 | 34.6 |
| | Non-senior | 62,817 | 77,774 | 40,711 | 955 | 1,098 | 741 | 24.7 | 21.2 | 30.0 |
| Yukon | Total households | 64,582 | 73,896 | 44,787 | 800 | 852 | 687 | 20.0 | 17.0 | 26.3 |
| | Senior | 37,201 | 39,573 | 31,712 | 453 | 416 | 538 | 19.6 | 16.1 | 28.2 |
| | Non-senior | 67,549 | 77,731 | 46,113 | 838 | 900 | 701 | 20.0 | 17.2 | 26.1 |
| Northwest Territories | Total households | 74,015 | 87,920 | 57,641 | 931 | 1,065 | 763 | 18.4 | 17.5 | 19.6 |
| | Senior | 39,047 | 46,709 | 29,790 | 410 | 492 | 285 | 15.5 | 17.1 | 13.1 |
| | Non-senior | 77,042 | 91,537 | 60,005 | 973 | 1,116 | 797 | 18.7 | 17.5 | 20.0 |
| Nunavut | Total households | 57,461 | 82,772 | 49,400 | 623 | 1,041 | 484 | 14.2 | 18.4 | 12.7 |
| | Senior | 40,569 | 47,576 | 39,261 | 300 | 695 | 218 | 11.1 | 25.4 | 8.1 |
| | Non-senior | 58,592 | 84,275 | 50,168 | 643 | 1,056 | 502 | 14.3 | 18.1 | 13.1 |

Note: Includes private non-farm, non-band, non-reserve households with incomes greater than zero and shelter cost-to-income ratios less than 100%.

Income data collected by the Census of Canada refer to the calendar year preceding the census, while shelter cost data give expenses for the census year. Shelter-cost-to-income ratios are computed directly from these data, that is, by comparing census-year shelter costs to incomes from the previous year.

Source: CMHC (census-based housing indicators and data)

Appendix Table 4: Average Household Income, Shelter Costs, and Shelter Cost-to-Income Ratio (STIR) for Households in Core Housing Need, Canada, the Provinces, Territories and Census Metropolitan Areas, 2001

| | | Average Annual Household Income | | | Average Monthly Shelter Cost | | | Average Shelter Cost-to-Income Ratio (STIR) | | |
|---------------------------|------------------|---------------------------------|-------------|--------------|------------------------------|-------------|--------------|---|------------|-------------|
| | | Total \$ | Owner \$ | Renter \$ | Total \$ | Owner \$ | Renter \$ | Total % | Owner % | Renter % |
| Canada | Total households | 18,467 | 21,533 | 16,711 | 677 | 789 | 613 | 47.1 | 45.9 | 47.9 |
| | Senior | 17,395 | 18,866 | 16,370 | 598 | 604 | 595 | 42.7 | 39.8 | 44.8 |
| | Non-senior | 18,900 | 22,812 | 16,835 | 709 | 877 | 620 | 48.9 | 48.9 | 49.0 |
| Newfoundland and Labrador | Total households | 14,421 | 15,397 | 13,337 | 459 | 426 | 496 | 42.6 | 37.2 | 48.6 |
| | Senior | 15,918 | 16,410 | 15,015 | 442 | 397 | 524 | 34.9 | 30.7 | 42.7 |
| | Non-senior | 13,929 | 14,954 | 12,958 | 464 | 438 | 489 | 45.1 | 40.1 | 49.9 |
| St. John's | Total households | 14,900 | 17,207 | 13,737 | 551 | 618 | 517 | 47.4 | 44.8 | 48.8 |
| | Senior | 16,184 | 16,930 | 15,587 | 553 | 544 | 557 | 41.8 | 39.1 | 44.0 |
| | Non-senior | 14,519 | 17,332 | 13,299 | 551 | 650 | 507 | 49.1 | 47.3 | 49.9 |
| Prince Edward Island | Total households | 15,600 | 17,067 | 14,618 | 520 | 535 | 509 | 43.5 | 41.0 | 45.1 |
| | Senior | 15,651 | 17,557 | 14,401 | 481 | 464 | 494 | 38.8 | 34.3 | 41.8 |
| | Non-senior | 15,575 | 16,833 | 14,726 | 539 | 568 | 518 | 45.8 | 44.4 | 46.7 |
| Nova Scotia | Total households | 16,329 | 17,706 | 15,301 | 554 | 554 | 555 | 44.6 | 40.4 | 47.8 |
| | Senior | 16,430 | 17,173 | 15,757 | 500 | 459 | 538 | 38.1 | 33.6 | 42.1 |
| | Non-senior | 16,287 | 17,968 | 15,131 | 577 | 601 | 561 | 47.4 | 43.7 | 49.9 |
| Halifax | Total households | 18,495 | 22,015 | 16,899 | 646 | 734 | 606 | 46.2 | 43.1 | 47.6 |
| | Senior | 18,021 | 19,304 | 17,350 | 602 | 603 | 602 | 41.8 | 39.2 | 43.2 |
| | Non-senior | 18,662 | 23,106 | 16,749 | 662 | 788 | 608 | 47.7 | 44.6 | 49.0 |
| New Brunswick | Total households | 13,867 | 14,534 | 13,326 | 483 | 483 | 482 | 45.0 | 42.7 | 46.8 |
| | Senior | 15,108 | 15,907 | 14,465 | 467 | 424 | 501 | 38.4 | 33.4 | 42.4 |
| | Non-senior | 13,360 | 13,976 | 12,859 | 489 | 507 | 475 | 47.7 | 46.4 | 48.7 |
| Saint John | Total households | 13,445 | 14,124 | 13,147 | 491 | 535 | 472 | 46.9 | 47.9 | 46.4 |
| | Senior | 14,782 | 15,183 | 14,581 | 488 | 465 | 499 | 40.7 | 38.6 | 41.6 |
| | Non-senior | 12,896 | 13,632 | 12,592 | 492 | 567 | 461 | 49.4 | 52.2 | 48.2 |
| Québec | Total households | 13,354 | 15,242 | 12,702 | 512 | 583 | 487 | 49.1 | 48.1 | 49.4 |
| | Senior | 14,970 | 16,168 | 14,454 | 543 | 552 | 539 | 44.5 | 42.1 | 45.5 |
| | Non-senior | 12,653 | 14,733 | 12,004 | 499 | 600 | 466 | 51.1 | 51.4 | 51.0 |
| Saguenay | Total households | 12,057 | 13,595 | 11,571 | 465 | 550 | 438 | 49.1 | 50.9 | 48.5 |
| | Senior | 14,194 | 14,681 | 13,974 | 522 | 534 | 519 | 45.0 | 44.7 | 45.2 |
| | Non-senior | 11,144 | 12,909 | 10,674 | 441 | 563 | 408 | 50.8 | 54.5 | 49.7 |
| Quebec City | Total households | 13,262 | 15,613 | 12,620 | 513 | 620 | 484 | 49.1 | 49.7 | 48.9 |
| | Senior | 14,988 | 16,133 | 14,617 | 578 | 576 | 578 | 47.1 | 43.8 | 48.2 |
| | Non-senior | 12,483 | 15,326 | 11,769 | 483 | 643 | 443 | 50.0 | 52.9 | 49.2 |
| Sherbrooke | Total households | 12,206 | 14,585 | 11,698 | 475 | 585 | 452 | 49.4 | 50.5 | 49.2 |
| | Senior | 14,344 | 15,454 | 14,087 | 538 | 526 | 541 | 46.2 | 42.3 | 47.0 |
| | Non-senior | 11,354 | 14,209 | 10,764 | 450 | 615 | 417 | 50.7 | 54.2 | 50.0 |
| Trois-Rivières | Total households | 11,492 | 12,539 | 11,234 | 434 | 500 | 416 | 48.1 | 50.6 | 47.5 |
| | Senior | 13,873 | 14,470 | 13,713 | 479 | 511 | 471 | 42.2 | 43.1 | 41.9 |
| | Non-senior | 10,687 | 11,827 | 10,413 | 418 | 494 | 399 | 50.1 | 53.2 | 49.3 |
| Montréal | Total households | 14,109 | 17,400 | 13,277 | 552 | 694 | 516 | 50.2 | 50.0 | 50.3 |
| | Senior | 15,363 | 17,093 | 14,734 | 576 | 625 | 558 | 46.1 | 45.2 | 46.4 |
| | Non-senior | 13,517 | 17,627 | 12,670 | 541 | 744 | 498 | 52.2 | 53.5 | 51.9 |
| Gatineau | Total households | 21,961 | 27,489 | 19,560 | 762 | 941 | 684 | 45.8 | 44.5 | 46.4 |
| | Senior | 19,429 | 21,436 | 18,352 | 677 | 715 | 657 | 43.8 | 42.3 | 44.6 |
| | Non-senior | 22,784 | 29,878 | 19,920 | 789 | 1,031 | 692 | 46.5 | 45.3 | 46.9 |
| Ontario | Total households | 21,713 | 25,098 | 19,618 | 795 | 939 | 706 | 46.8 | 46.8 | 46.8 |
| | Senior | 18,746 | 20,083 | 17,784 | 656 | 668 | 648 | 43.6 | 41.3 | 45.2 |
| | Non-senior | 22,994 | 27,569 | 20,346 | 856 | 1,073 | 729 | 48.2 | 49.5 | 47.5 |
| Ottawa-Gatineau | Total households | 14,531 | 16,586 | 13,790 | 562 | 654 | 529 | 49.7 | 48.6 | 50.1 |
| | Senior | 15,469 | 16,009 | 15,159 | 558 | 573 | 549 | 44.4 | 43.5 | 44.8 |
| | Non-senior | 14,207 | 16,905 | 13,400 | 564 | 699 | 524 | 51.6 | 51.4 | 51.7 |
| Ottawa | Total households | 23,773 | 29,746 | 21,064 | 811 | 1,001 | 724 | 44.9 | 43.6 | 45.4 |
| | Senior | 20,450 | 22,914 | 19,150 | 708 | 753 | 684 | 43.7 | 42.0 | 44.6 |
| | Non-senior | 24,838 | 32,254 | 21,638 | 843 | 1,092 | 736 | 45.3 | 44.2 | 45.7 |
| Kingston | Total households | 18,634 | 22,553 | 16,828 | 683 | 817 | 621 | 47.4 | 46.4 | 47.8 |
| | Senior | 18,040 | 19,507 | 17,181 | 633 | 650 | 624 | 43.5 | 41.6 | 44.7 |
| | Non-senior | 18,840 | 23,856 | 16,720 | 700 | 891 | 620 | 48.7 | 48.4 | 48.8 |
| Oshawa | Total households | 21,532 | 24,737 | 19,363 | 815 | 967 | 711 | 48.2 | 48.7 | 47.9 |
| | Senior | 19,137 | 19,841 | 18,712 | 679 | 664 | 688 | 44.2 | 41.3 | 46.0 |
| | Non-senior | 22,700 | 26,895 | 19,703 | 881 | 1,102 | 723 | 50.2 | 52.0 | 48.9 |
| Toronto | Total households | 25,152 | 29,553 | 22,408 | 925 | 1,132 | 796 | 46.9 | 47.9 | 46.3 |
| | Senior | 20,379 | 22,036 | 19,168 | 724 | 752 | 703 | 44.5 | 42.8 | 45.8 |
| | Non-senior | 26,899 | 32,690 | 23,495 | 999 | 1,291 | 827 | 47.8 | 50.0 | 46.4 |
| Hamilton | Total households | 19,448 | 22,764 | 17,492 | 714 | 840 | 640 | 46.7 | 46.2 | 47.1 |
| | Senior | 17,768 | 18,978 | 16,897 | 622 | 627 | 618 | 43.3 | 40.8 | 45.2 |
| | Non-senior | 20,358 | 25,250 | 17,779 | 764 | 979 | 650 | 48.6 | 49.7 | 48.0 |

Appendix Table 4 (cont'd): Average Household Income, Shelter Costs, and Shelter Cost-to-Income Ratio (STIR) for Households in Core Housing Need, Canada, the Provinces, Territories and Census Metropolitan Areas, 2001

| | | Average Annual Household Income | | | Average Monthly Shelter Cost | | | Average Shelter Cost-to-Income Ratio (STIR) | | |
|------------------------|------------------|---------------------------------|-------------|--------------|------------------------------|-------------|--------------|---|------------|-------------|
| | | Total \$ | Owner \$ | Renter \$ | Total \$ | Owner \$ | Renter \$ | Total % | Owner % | Renter % |
| St. Catharines-Niagara | Total households | 17,513 | 18,786 | 16,622 | 647 | 696 | 613 | 47.0 | 46.6 | 47.4 |
| | Senior | 16,813 | 17,410 | 16,276 | 588 | 579 | 596 | 43.1 | 40.9 | 45.1 |
| | Non-senior | 17,944 | 19,861 | 16,800 | 683 | 787 | 622 | 49.5 | 51.0 | 48.6 |
| Kitchener | Total households | 19,307 | 22,377 | 17,767 | 728 | 857 | 663 | 48.1 | 47.7 | 48.3 |
| | Senior | 17,834 | 18,961 | 17,211 | 643 | 649 | 638 | 44.6 | 42.1 | 46.1 |
| | Non-senior | 20,008 | 24,163 | 18,018 | 769 | 967 | 675 | 49.7 | 50.6 | 49.3 |
| London | Total households | 17,686 | 21,454 | 16,214 | 664 | 806 | 608 | 48.1 | 46.9 | 48.6 |
| | Senior | 17,455 | 19,191 | 16,682 | 616 | 626 | 610 | 43.9 | 40.5 | 45.4 |
| | Non-senior | 17,783 | 22,532 | 16,029 | 684 | 890 | 607 | 49.9 | 50.0 | 49.9 |
| Windsor | Total households | 18,485 | 21,178 | 16,832 | 694 | 791 | 634 | 48.1 | 47.0 | 48.7 |
| | Senior | 17,315 | 18,282 | 16,543 | 620 | 629 | 615 | 44.4 | 42.2 | 46.1 |
| | Non-senior | 19,091 | 23,094 | 16,959 | 731 | 898 | 642 | 49.9 | 50.1 | 49.9 |
| Greater Sudbury | Total households | 15,767 | 18,017 | 14,761 | 588 | 685 | 544 | 47.5 | 47.9 | 47.3 |
| | Senior | 16,241 | 17,699 | 15,447 | 581 | 599 | 572 | 44.1 | 41.6 | 45.3 |
| | Non-senior | 15,538 | 18,207 | 14,460 | 592 | 738 | 532 | 49.2 | 51.5 | 48.2 |
| Thunder Bay | Total households | 16,732 | 18,937 | 15,481 | 604 | 680 | 561 | 45.7 | 44.7 | 46.3 |
| | Senior | 16,605 | 18,269 | 15,497 | 541 | 542 | 542 | 40.5 | 37.0 | 42.9 |
| | Non-senior | 16,812 | 19,432 | 15,473 | 643 | 780 | 573 | 49.1 | 50.4 | 48.5 |
| Manitoba | Total households | 16,117 | 19,041 | 14,358 | 525 | 583 | 490 | 42.9 | 39.9 | 44.8 |
| | Senior | 16,457 | 18,097 | 15,349 | 508 | 473 | 533 | 38.9 | 33.6 | 42.5 |
| | Non-senior | 15,961 | 19,525 | 13,930 | 532 | 640 | 471 | 44.8 | 43.1 | 45.8 |
| Winnipeg | Total households | 15,736 | 18,980 | 14,258 | 541 | 634 | 498 | 44.7 | 42.7 | 45.6 |
| | Senior | 16,205 | 17,632 | 15,424 | 534 | 516 | 545 | 41.0 | 36.7 | 43.3 |
| | Non-senior | 15,536 | 19,671 | 13,800 | 543 | 695 | 480 | 46.3 | 45.9 | 46.5 |
| Saskatchewan | Total households | 15,289 | 17,345 | 13,819 | 517 | 531 | 507 | 45.0 | 40.4 | 48.3 |
| | Senior | 16,217 | 17,512 | 14,782 | 472 | 445 | 502 | 36.9 | 32.8 | 41.5 |
| | Non-senior | 14,899 | 17,247 | 13,514 | 536 | 582 | 509 | 48.4 | 44.9 | 50.4 |
| Regina | Total households | 15,759 | 19,042 | 14,212 | 573 | 650 | 537 | 47.9 | 44.3 | 49.7 |
| | Senior | 16,326 | 18,046 | 15,257 | 538 | 534 | 542 | 40.7 | 36.7 | 43.0 |
| | Non-senior | 15,557 | 19,497 | 13,886 | 586 | 704 | 536 | 50.5 | 47.7 | 51.7 |
| Saskatoon | Total households | 14,666 | 16,777 | 13,836 | 575 | 658 | 541 | 50.2 | 49.8 | 50.4 |
| | Senior | 15,482 | 16,903 | 14,556 | 553 | 581 | 536 | 43.9 | 42.3 | 45.0 |
| | Non-senior | 14,436 | 16,718 | 13,672 | 581 | 696 | 543 | 52.0 | 52.9 | 51.7 |
| Alberta | Total households | 19,032 | 21,317 | 17,384 | 700 | 794 | 632 | 46.8 | 46.6 | 46.9 |
| | Senior | 18,402 | 19,663 | 17,228 | 598 | 614 | 582 | 39.9 | 38.6 | 41.2 |
| | Non-senior | 19,238 | 21,971 | 17,427 | 734 | 865 | 647 | 49.0 | 49.8 | 48.6 |
| Calgary | Total households | 21,608 | 24,151 | 19,695 | 812 | 941 | 715 | 47.8 | 49.0 | 46.8 |
| | Senior | 19,914 | 21,413 | 18,516 | 678 | 726 | 633 | 41.8 | 42.0 | 41.7 |
| | Non-senior | 22,058 | 24,995 | 19,973 | 847 | 1,008 | 734 | 49.3 | 51.1 | 48.1 |
| Edmonton | Total households | 17,813 | 20,962 | 16,044 | 652 | 777 | 582 | 46.9 | 46.9 | 46.9 |
| | Senior | 18,003 | 19,597 | 16,871 | 597 | 620 | 581 | 40.9 | 39.6 | 41.9 |
| | Non-senior | 17,751 | 21,510 | 15,802 | 670 | 840 | 582 | 48.9 | 49.8 | 48.4 |
| British Columbia | Total households | 19,801 | 22,901 | 17,778 | 752 | 864 | 679 | 48.6 | 47.1 | 49.6 |
| | Senior | 18,358 | 19,976 | 16,845 | 639 | 650 | 628 | 43.6 | 40.8 | 46.2 |
| | Non-senior | 20,267 | 24,147 | 18,023 | 789 | 955 | 692 | 50.3 | 49.8 | 50.5 |
| Abbotsford | Total households | 18,082 | 20,239 | 16,720 | 748 | 876 | 668 | 51.2 | 52.0 | 50.7 |
| | Senior | 17,042 | 17,913 | 16,214 | 629 | 647 | 614 | 46.1 | 44.8 | 47.3 |
| | Non-senior | 18,533 | 21,669 | 16,890 | 800 | 1,014 | 687 | 53.5 | 56.5 | 51.8 |
| Vancouver | Total households | 20,773 | 24,324 | 18,740 | 812 | 974 | 719 | 49.5 | 49.1 | 49.7 |
| | Senior | 18,821 | 20,585 | 17,312 | 667 | 690 | 648 | 44.1 | 41.5 | 46.3 |
| | Non-senior | 21,375 | 25,913 | 19,097 | 857 | 1,094 | 737 | 51.2 | 52.3 | 50.5 |
| Victoria | Total households | 18,927 | 22,539 | 17,210 | 740 | 882 | 673 | 49.8 | 48.2 | 50.5 |
| | Senior | 17,901 | 19,108 | 17,193 | 663 | 655 | 669 | 45.7 | 41.8 | 48.1 |
| | Non-senior | 19,316 | 24,127 | 17,216 | 770 | 987 | 675 | 51.3 | 51.2 | 51.3 |
| Yukon | Total households | 22,339 | 25,889 | 19,035 | 701 | 733 | 671 | 41.6 | 35.8 | 47.3 |
| | Senior | 20,029 | 21,887 | 16,586 | 559 | 534 | 605 | 35.9 | 30.8 | 45.4 |
| | Non-senior | 22,716 | 26,813 | 19,300 | 725 | 779 | 674 | 42.7 | 36.7 | 47.4 |
| Northwest Territories | Total households | 27,310 | 29,711 | 25,621 | 715 | 757 | 684 | 34.6 | 33.3 | 35.3 |
| | Senior | 23,969 | 24,081 | 23,797 | 499 | 533 | 438 | 28.5 | 29.0 | 27.7 |
| | Non-senior | 27,775 | 30,918 | 25,788 | 745 | 815 | 697 | 35.3 | 34.3 | 35.9 |
| Nunavut | Total households | 37,180 | 48,520 | 34,542 | 508 | 972 | 398 | 17.9 | 27.8 | 15.6 |
| | Senior | 35,893 | 34,390 | 36,260 | 403 | 768 | 293 | 18.3 | 43.3 | 13.5 |
| | Non-senior | 37,267 | 49,527 | 34,423 | 515 | 987 | 405 | 17.9 | 26.8 | 15.7 |

Note: Includes private non-farm, non-band, non-reserve households with incomes greater than zero and shelter cost-to-income ratios less than 100%. Income data collected by the Census of Canada refer to the calendar year preceding the census, while shelter cost data give expenses for the census year. Shelter-cost-to-income ratios are computed directly from these data, that is, by comparing census-year shelter costs to incomes from the previous year.

Source: CMHC (census-based housing indicators and data)

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For further information on CMHC's 2001 Census-based housing data, or to comment on this study or convey suggestions for further research, please contact:

John Engeland
Policy and Research Division, Canada Mortgage and Housing Corporation, 700 Montreal Road, Ottawa, K1A 0P7

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Author Lance Jakubec, with data assistance from Jeremiah Prentice and Tin Ng, Housing Indicators and Demographics, Policy and Research Division, Canada Mortgage and Housing Corporation.

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Canada Mortgage and Housing Corporation
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K1A 0P7

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